

**AFTER RECORDING MAIL TO:**

UPF WASHINGTON INCORPORATED  
Ref #398207-S (O)  
12410 E. MIRABEAU PKWY #100  
SPOKANE VALLEY, WA 99216

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Umpqua Bank, the undersigned beneficiary, whose address is 111 North Wall, Spokane, Washington 99201, holder of the note secured by a Deed of Trust dated 5/1/2006, executed by Spiros Karidis and Kay Karidis, as tenants by the entirety, whose address is 6518 Willet Wy, Klamath Falls, OR 97601, as Grantor(s), to First American Title, as Trustee for Umpqua Bank, as beneficiary, which Deed of Trust recorded on 5/1/2006, as Document/Instrument No. M06-08497, Book No. N/A, Page No. N/A, records of Klamath County, Oregon, hereby substitutes BRAD L WILLIAMS, an Oregon attorney, 12410 E Mirabeau Pkwy #100, Spokane Valley, WA 99216, as Substitute Trustee of the above Deed of Trust.

BRAD L WILLIAMS, an Oregon attorney, hereby accepts said appointment as Trustee under above Deed of Trust and as substitute trustee, pursuant to the request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person or persons legally entitled thereto, all the estate now held by him under above Deed of Trust.

DATED: 06/03/2015

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**UMPQUA BANK, SUCCESSOR IN INTEREST TO  
STERLING SAVINGS BANK**

BY: \_\_\_\_\_

Brian Thompson, Vice President of UPF  
Washington Inc., Attorney-in-Fact for Umpqua  
Bank

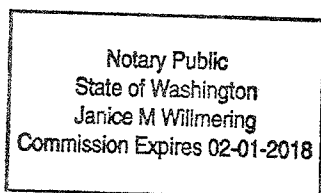
BY: \_\_\_\_\_

Brad L. Williams, Substitute Trustee

STATE OF WASHINGTON, County of Spokane:

On 6/3/2015 before me, the undersigned Notary Public, personally appeared Brian Thompson, Vice President of UPF Washington Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

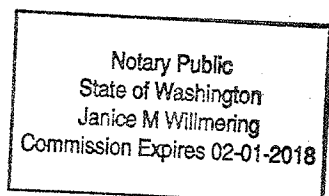


Janice M Willmering  
NOTARY PUBLIC in and for the State of Washington  
My commission expires: 2/1/2018

STATE OF WASHINGTON, COUNTY OF SPOKANE:

On 6/3/2015, before me, the undersigned, personally appeared Brad L Williams, known to me or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Janice M Willmering  
Notary Public for the State of Washington  
My commission expires: 2/1/2018