

WHEN RECORDED, MAIL TO:  
Wells Fargo Home Mortgage  
C/O Nationwide Title Clearing, Inc.  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan #0475570651

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, NATHAN ALLEN GARNER AND XIOMARA GARNER whose address is 2425 ORCHARD AVE KLAMATH FALLS, OR 97601 was the original Trustor, CHICAGO TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS under a certain Deed of Trust dated 09/12/2013 in KLAMATH County, Oregon, under Recording # 2013-010422, recorded on 09/13/2013.

Property is commonly known as: 5065 LYPTUS LN, KLAMATH FALLS, OR 97601.

WHEREAS, the undersigned, having received notification of grantor's full payment on said Deed of Trust and debt, desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes ~~WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION~~, as Trustee under said Deed of Trust and directs said ~~WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION~~ to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated this 28th day of September in the year 2015

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS




**BELINDA HALL**

**ASST. SECRETARY**

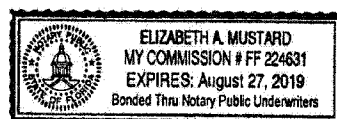
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on this 28th day of September in the year 2015, by Belinda Hall as ASST. SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



ELIZABETH A. MUSTARD-NOTARY PUBLIC  
COMM EXPIRES: 08/27/2019



Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
WFHRC 392928430 -@ 100350200002781953 MERS PHONE 1-888-679-6377 DOCR T2515091217 [C-1]  
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\*D0012809718\*

Loan #0475570651

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION , hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

Dated this 28th day of September in the year 2015

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION




DEBORAH WEBB

TITLE OFFICER

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 28th day of September in the year 2015, by **Deborah Webb** as Title Officer for **WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION**, who, as such Title Officer being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she is personally known to me.



ELIZABETH A. MUSTARD-NOTARY PUBLIC  
COMM EXPIRES: 08/27/2019



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