

AFTER RECORDING MAIL TO:

UPF WASHINGTON INCORPORATED
12410 E MIRABEAU PKWY #100.
SPOKANE VALLEY, WA 99216
Reference No. 413760

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

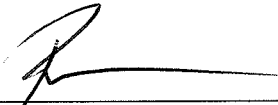
Banner Bank, the undersigned current beneficiary, whose address is 10 S First Avenue, Walla Walla, Washington 99362 holder of the note secured by a Deed of Trust dated 10/25/2007, executed by Kenneth Pedersen, as to Parcel A and Ken Pedersen and Susan Pedersen as tenants by the entirety and Keith McClung and Beverly McClung as tenants by the entirety, as to Parcel B, whose interest is now held by Kenneth Dean Pedersen and Susan Renea Pedersen, as co-trustees of K & S Pedersen Living Trust, as Grantor(s), to Aspen Title and Escrow Inc, as Trustee, for the benefit of Banner Bank, successor in interest to PremierWest Bank, as beneficiary, which Deed of Trust recorded on 10/30/2007, as Instrument No. 2007-018610, records of Klamath County, Oregon, hereby substitutes BRAD L WILLIAMS, an Oregon attorney, whose address is c/o UPF Washington Incorporated, 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: 11/5/2015

DATED: 11/5/2015

**BANNER BANK, successor in interest
to PREMIERWEST BANK**

BY: 

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

BY: 

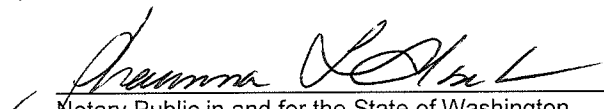
Brad L. Williams, Substitute Trustee

STATE OF Washington, County of Spokane:

On 11/5/2015, before me, the undersigned, personally appeared Brian Thompson, Vice President of UPF Washington Incorporated, 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.

Notary Public
State of Washington
Shaunna L. Gilbertson
Commission Expires 02-25-2017




Notary Public in and for the State of Washington
My commission expires 2/25/2017

STATE OF Washington, County of Spokane:

On 11/5/2015, 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.

Notary Public
State of Washington
Shaunna L. Gilbertson
Commission Expires 02-25-2017



Notary Public in and for the State of Washington
My commission expires 2/25/2017