

WHEN RECORDED, MAIL TO:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683
Loan #0471420448

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, **THOMAS B PADGETT AND MELINDA K PADGETT** whose address is 1903 LAUREL ST KLAMATH FALLS, OR 97601 was the original Trustor, **AMERITITLE** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS DESIGNATED NOMINEE FOR USA DIRECT FUNDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** under a certain Deed of Trust dated 06/26/2013 in **KLAMATH** County, **Oregon**, under **Recording # 2013-007409**, recorded on 06/28/2013.

Property is commonly known as: 5620 MICKSHELLY CIR, KLAMATH FALLS, OR 97603-0000.

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 25th day of November in the year 2015

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE FOR USA DIRECT FUNDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



HARRIET KINCHLOW

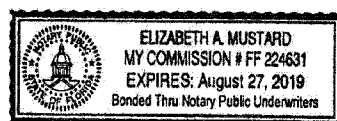
ASST. SECRETARY

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 25th day of November in the year 2015, by Harriet Kinchlow as ASST. SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE FOR USA DIRECT FUNDING, 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 393504851 -@ 100247330000374266 MERS PHONE 1-888-679-6377 DOCR T2515115708 [C-0]
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Loan #0471420448

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 25th day of November in the year 2015

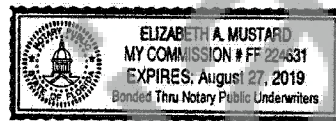
WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION


HEATHER LEIBOWITZ
TITLE OFFICER

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 25th day of November in the year 2015, by **Heather Leibowitz** 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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