## 2016-008117 Klamath County, Oregon



08/01/2016 12:34:13 PM

Fee: \$47.00

Loan Number: 1451575235

Account No.: MIN100092210000271223

MERS Tel.: (888) 679 MERS

PREPARED BY:
(800)-669-4268
Tarun Patel ...
Dovenmuehle Mortgage Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8924

AFTER RECORDING FORWARD TO:

Dovenmuehle Mortgage Inc. 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8924

Dovenmuehle Mortgage, Inc.

1451575235 WILCOX

Lender Id: J09

## SUBSTITUTION OF TRUSTEE

L481093G

As of July 10, 2016

DEED OF TRUST REFERENCE:

Dated: 08/21/2014 Recorded: 08/27/2014

Instrument # : 2014-008896 Book # : N/A Page # : N/A

Borrower: HOWARD N. WILCOX AND CAROL A. JOERGER, HUSBAND AND WIFE, AS TO

AN UNDIVIDED 50% INTEREST

Property Address: 7822 SKYVIEW CIRCLE KLAMATH FALLS, OR 97601-8554 Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, L.P., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS

Trustee: FIDELITY NATIONAL TITLE State: Oregon County: KLAMATH

Amount: \$335,725.00

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, L.P., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS, the beneficial owner, whose address is P.O. Box 2026, Flint, MI 48501-2026, is the holder of the Deed of Trust herein above described.

AND WHEREAS, the undersigned, being the present beneficiary under said Deed of Trust, acknowledges that all sums and obligations secured by said Deed of Trust have been acknowledged by the beneficial owner to be fully paid or satisfied.

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place or stead of FIDELITY NATIONAL TITLE.

NOW THEREFORE, the undersigned hereby substitutes, KEVIN P. MORAN ATTORNEY AT LAW whose address is 9057 Washington Avenue Nw Silverdale, WA 98383-8341

, KEVIN P. MORAN ATTORNEY AT LAW as Trustee under said Deed of Trust and further instructs said Trustee to reconvey the estate now held under said Deed of Trust to the person or persons legally entitled thereto.

In witness whereof, Mortgage Electronic Registration Systems, Inc., by the officer duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026

BY:

BETTINA HONOLD ASSISTANT SECRETARY

STATE OF Illinois COUNTY OF Lake

Sworn to and subscribed on 7.0.6, before me, MADRA C THOMAS-MOORE, a Notary Public in and for the County of Lake, State of Illinois, personally appeared BETTINA HONOLD ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Madra C THOMAS-MOORE

Notary Expires: 01/25/2020

MADRA C. THOM S-MOORE OFFICIAL SEAL NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES JANUARY 25, 2020