

**RECORDING REQUESTED BY AND
AFTER RECORDING MAIL TO:**

UPF WASHINGTON INCORPORATED
12410 E MIRABEAU PKWY #100
SPOKANE VALLEY, WA 99216
Ref. No. 475686-S (P)

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

MIN: 100186300001763885

MERS Phone: 1-888-679-6377

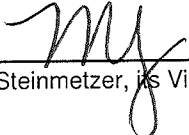
Mortgage Electronic Registration Systems Inc (MERS), as nominee for Umpqua Bank, its successors and assigns, the undersigned beneficiary, whose address is 707 W Main Ave., Ste 600, Spokane, Washington 99201, holder of the note secured by a Deed of Trust dated 2/4/2013, executed by SUSAN C DOWLING and JOHN T DOWLING, wife and husband, as Grantor(s), to First American Title of Klamath Falls, as Trustee for Mortgage Electronic Registration Systems Inc (MERS), as nominee for Umpqua Bank, beneficiary of the security instrument, its successors and assigns, as beneficiary, which Deed of Trust recorded on 2/11/2013, as Document/Instrument No. 2013-001566, 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 nominee for the 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: 12/2/2016

DATED: 12/2/2016

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC (MERS), AS NOMINEE FOR
UMPQUA BANK, ITS SUCCESSORS AND
ASSIGNS**

BY: 
Michelle Steinmetzer, its Vice President

BY:

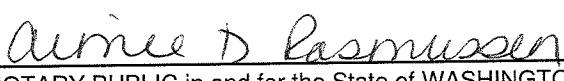

Brad L. Williams, Substitute Trustee

STATE OF WASHINGTON County of Spokane.

On 12/02/2016, before me, the undersigned Notary Public, personally appeared Michelle Steinmetzer, its Vice President, 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public
State of Washington
Aimee D. Rasmussen
Commission Expires 07-01-2020

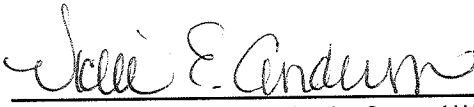

NOTARY PUBLIC in and for the State of WASHINGTON
Printed Name: **AIMEE D. RASMUSSEN**
My commission expires: 7-1-2020

STATE OF WASHINGTON COUNTY OF SPOKANE:

On 12/2/2016, before me, the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Brad L. Williams, Successor Trustee**, 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.

Notary Public
State of Washington
Vicki E. Anderson
Commission Expires 06-11-2019


NOTARY PUBLIC in and for the State of Washington
Printed Name: **VICKI E. ANDERSON**
My commission expires: 6-11-2019