



00197491201700002190020024

Recording Requested By:  
LOANCARE, LLC

01/10/2017 09:24:50 AM

Fee: \$52.00

When Recorded Return To:

Release Department  
LOANCARE, LLC  
P.O. BOX 8068  
Virginia Beach, VA 23450-4968

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

LOANCARE, LLC #:0011054798 "SMITH" Lender ID:00764480CD/0206672552 Klamath, Oregon  
MIN #: 100336300000512738 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present beneficiary of that certain Deed of Trust, Dated: 05/02/2011 made by KEITH A. SMITH AND SHARON J. SMITH, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 05/06/2011 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2011-005621, in the official records of Klamath County, Oregon

Property Address: 30023 PORPOISE LANE, BONANZA, OR 97623

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS HEREBY SUBSTITUTES KEVIN P. MORAN, ATTORNEY AT LAW, Trustee in lieu of the above named Trustee under said Deed of Trust.

KEVIN P. MORAN, ATTORNEY AT LAW hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and KEVIN P. MORAN, ATTORNEY AT LAW have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS  
On December 16th, 2016

By:   
DAWN GREENE-REID, Vice President of  
LOANCARE

By KEVIN P. MORAN, ATTORNEY AT LAW  
as Trustee


On December 16th, 2016

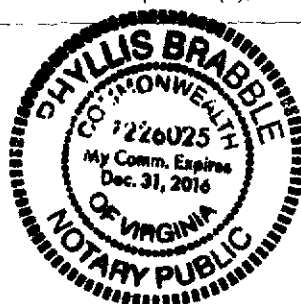
By:   
KEVIN P. MORAN, ATTORNEY AT LAW

COMMONWEALTH OF Virginia  
COUNTY OF Virginia Beach City

On December 16th, 2016, before me, PHYLLIS BRABBLE, a Notary Public in and for Virginia Beach City in the State of Virginia, personally appeared DAWN GREENE-REID, Vice President of LOANCARE, 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.

WITNESS my hand and official seal,

  
PHYLLIS BRABBLE  
Notary Expires: 12/31/2016 #7226025

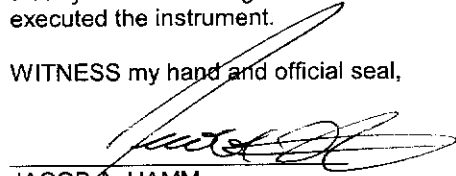


(This area for notarial seal)

STATE OF Washington  
COUNTY OF Kitsap

On December 16th, 2016, before me, JACOB A. HAMM, a Notary Public in and for Kitsap in the State of Washington, personally appeared KEVIN P MORAN , ATTORNEY AT LAW, 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.

WITNESS my hand and official seal,

  
JACOB A. HAMM  
Notary Expires: 04/29/2017 #166000

(This area for notarial seal)

Notary Public  
State of Washington  
Jacob A. Hamm  
Commission Expires 04/29/2017