

2017-004898

Klamath County, Oregon

05/09/2017 01:17:00 PM

Fee: \$62.00

Substitution of Trustee and Full Reconveyance

14895HAM

Recording requested by:
Federal Home Loan Mortgage Corporation (the "Grantee"),
8200 Jones Branch Drive,
McLean, VA 22102

After recording return to:
Federal Home Loan Mortgage Corporation (the "Grantee"),
8200 Jones Branch Drive,
McLean, VA 22102

Tax Account Number: R-3809-028CA-05800-000

The undersigned present beneficiary desires to substitute a new Trustee under that certain Deed of Trust described as follows:

Grantor: Edward B. Hempstead III

Trustee: AmeriTitle

Original Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for M&T Bank;

Dated: January 13, 2015

Recorded: January 20, 2015

Instrument No.: 2015-000476, of the Official Records of the County of Klamath, State of Oregon;

And WHEREAS, the undersigned present beneficiary desires to substitute a new Trustee under said Deed of Trust in place and instead of AmeriTitle,

Now THEREFORE, the undersigned hereby substitutes himself/herself/themselves as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled hereto, the Estate now held by him thereunder. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular numbers includes the plural.

The undersigned hereby accepts said appointment as trustee under the above deed of trust, and as successor trustee, and pursuant to the request of said owner and holder and in

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accordance with the provisions of said deed of trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said deed of trust.

Dated: MARCH 10, 2017

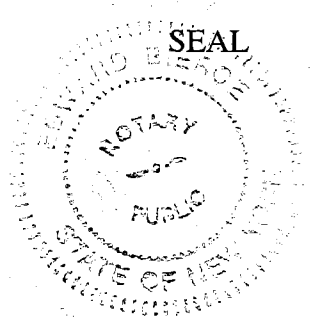
**Federal Home Loan Mortgage
Corporation by M&T Bank
attorney in fact**

Patricia Bowman
BENEFICIARY / NEW TRUSTEE
By: PATRICK BOWMAN
Title: VICE PRESIDENT

STATE OF New York
COUNTY OF Erie) ss.:

On the 10th day of March in the year 2017 before me, the undersigned, personally appeared PATRICK BOWMAN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the persons upon behalf of which the individual acted, executed the instrument.

Edward T Bierce
Notary Public



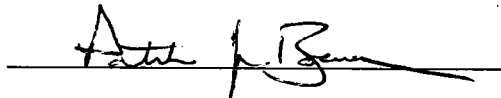
EDWARD T BIERCE
Lic. #01BI6327250
Notary Public - State of New York
Qualified in Erie County
COMM. EXP. 7/6/2019

DEFICIENCY WAIVER AGREEMENT

This Deficiency Waiver Agreement ("Waiver") is provided to **Edward B. Hempstead III** (as "Borrower(s)") by **M&T Bank and Federal Home Loan Mortgage Corporation** (as "Mortgagee") in connection with the promissory note ("Note") secured by the property located at **2020 Earle St., Klamath Falls, OR 97601**.

Mortgagee HEREBY CANCELS any remaining indebtedness excluding any contribution required from the Borrower under that certain Note and Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated January 13, 2015 provided that the deed-in-lieu of foreclosure is completed in accordance with the approved terms and conditions.

Dated MARCH 10, _____, 2017.



Mortgagee

By: PATRICK BRUMAN

Its: VICE PRESIDENT

KNOWN ALL MEN BY THESE PRESENTS.

Federal Home Loan Mortgage Corporation,

Party of the first part,

Does hereby certify that a certain Deed of Trust bearing date of January 13, 2015 and executed by Edward B. Hempstead III, to

AmeriTitle as trustee for Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for M&T Bank,

to secure payment of the principal sum of TWO HUNDRED EIGHTY-SIX THOUSAND SEVEN HUNDRED THIRTY-FIVE DOLLARS (\$286,735.00),

and interest,

and duly recorded January 20, 2015, as Document 2015-000476 with the official records of Klamath County, Oregon; and as assigned to M&T Bank by an assignment to be recorded concurrently herewith,

IS PAID, and does hereby consent that the same be discharged of record. The said mortgage has not been further assigned.

In Witness Whereof, the Party of the first part has caused its corporate seal to be hereunto affixed, and these presents to be signed by its duly authorized officers this 24th day of APRIL, Two Thousand Seventeen.

Federal Home Loan Mortgage Corporation, by
M&T Bank as Attorney-in-Fact

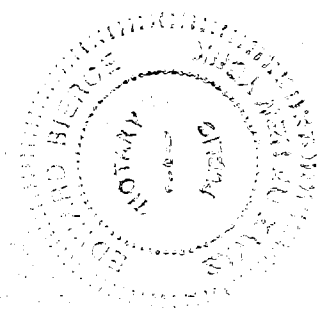
Patrice Berman
By: PATRICE BERMAN
Its: VICE PRESIDENT

STATE OF New York
COUNTY OF Erie) ss.:

On the 24th day of April in year 2017 before me, the undersigned, personally appeared PATRICE BERMAN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that (s)he executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Edward T Bierce
Notary Public

Record and Return to:
Schiller & Knapp, LLP
1412 Sweet Home Road, Suite 12
Amherst, NY 14228



EDWARD T BIERCE
Lic. #01BI6327250
Notary Public - State of New York
Qualified in Erie County
COMM. EXP. 7/6/2019