

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

UPF WASHINGTON INCORPORATED
12410 E MIRABEAU PKWY #100
SPOKANE VALLEY, WA 99216
Ref. No. 502406-S(P)(E)

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

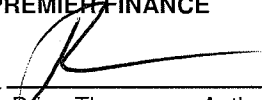
Banner Bank, successor in interest to Premier Finance, the undersigned beneficiary, whose address is 10 South First Avenue, Walla Walla, Washington 99362, holder of the note secured by a Deed of Trust dated 6/7/2007, executed by Richard A Culpepper and Marie A Culpepper, as Grantor(s), to Aspen Title & Escrow, as Trustee for Banner Bank, as beneficiary, which Deed of Trust recorded on 6/13/2007, as Document/Instrument No. 2007-010678, 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.

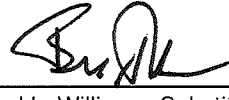
BRAD L WILLIAMS, an Oregon attorney, hereby accepts said appointment as Trustee under above Deed of Trust and as substitute trustee, pursuant to the request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person or persons legally entitled thereto, all the estate now held by him under above Deed of Trust.

DATED: 5/18/2017

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**BANNER BANK, SUCCESSOR IN INTEREST
TO PREMIER FINANCE**

BY: 
Brian Thompson, Authorized signor for
Banner Bank

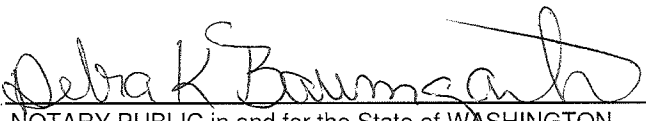
BY: 
Brad L. Williams, Substitute Trustee

STATE OF WASHINGTON County of Spokane.

On 05/18/2017, before me, the undersigned Notary Public, personally appeared Brian Thompson, Authorized signor for Banner Bank, 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
Debra K. Baumgartner
Commission Expires 08-12-2018


NOTARY PUBLIC in and for the State of WASHINGTON

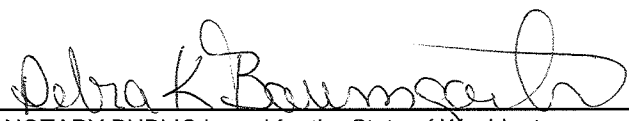
Printed Name: Debra K Baumgartner
My commission expires: 8/12/2018

STATE OF WASHINGTON COUNTY OF SPOKANE:

On 5/18/2017, 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
Debra K. Baumgartner
Commission Expires 08-12-2018


NOTARY PUBLIC in and for the State of Washington

Printed Name: Debra K Baumgartner
My commission expires: 8/12/2018