

Recording Requested By:
LOANCARE, LLC

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 #:0018118406 "BOWEN" Lender ID:00AR9248CD/0216513484 Klamath, Oregon
MIN #: 100336300020753494 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present beneficiary of that certain Deed of Trust, Dated: 01/22/2016 made by REGINALD T. BOWEN as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 01/28/2016 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2016-000900, in the official records of Klamath County, Oregon

Property Address: 5616 ALVA AVENUE, KLAMATH FALLS, OR 97603

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC, 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, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS,

On December 20th, 2017

By: *Toye R Dawson*
TOYE R DAWSON, Assistant Secretary

By KEVIN P. MORAN, ATTORNEY AT LAW
as Trustee

On December 20th, 2017

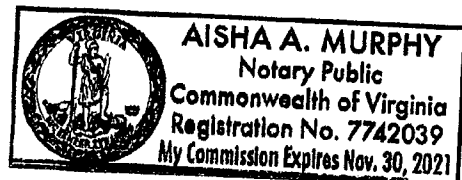
By: *Kevin P Moran*
KEVIN P MORAN, ATTORNEY AT LAW

COMMONWEALTH OF Virginia
COUNTY OF Virginia Beach City

On December 20th, 2017, before me, AISHA A MURPHY, a Notary Public in and for Virginia Beach City in the State of Virginia, personally appeared TOYE R DAWSON, Assistant Secretary, 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,

Aisha A. Murphy
AISHA A MURPHY
Notary Expires: 11/30/2021 #7742039

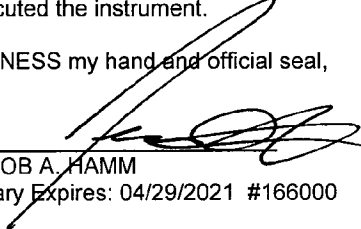


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STATE OF Washington
COUNTY OF Kitsap

On December 20th, 2017, 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: 04/29/2021 #166000

JACOB A. HAMM
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES 04/29/2021

(This area for notarial seal)