

**2020-007051**

**Klamath County, Oregon**

06/08/2020 03:06:35 PM

Fee: \$87.00

RECORDING REQUESTED BY:  
UMPQUA BANK FKA KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION  
PO BOX 1580  
ROSEBURG OR 97470

AND WHEN RECORDED MAIL TO:  
AMERITITLE  
300 KLAMATH AVENUE  
KLAMATH FALLS, OR 97601

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned UMPQUA BANK BDA KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION, BENEFICIARY, as the owner(s) and holder(s) of the Note secured by a Deed of Trust dated November 19, 2003, among DAVID H PANOSSIAN AND TERESA R PANOSSIAN, AS TENANTS BY THE ENTIRETY to Pacific Cascades Financial Inc., as TRUSTEE for UMPQUA BANK BDA KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION, BENEFICIARY, which Deed of Trust was recorded on November 20, 2003 as DOCUMENT Vol M03 Page 85676, Official Records of KLAMATH COUNTY, State of Oregon, hereby substitutes Umpqua Bank as Trustee in lieu of the Trustee therein.

Umpqua Bank 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 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 it under said Deed of Trust.

IN WITNESS WHEREOF the owner and holder above name has caused this instrument to be executed each in its respective interest.



Paul Callahan, Loan Support Services, Lead Manager for Umpqua Bank  
Dated: May 21, 2020

STATE OF OREGON } ss  
COUNTY OF DOUGLAS }

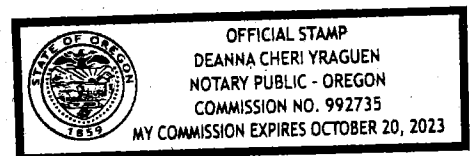
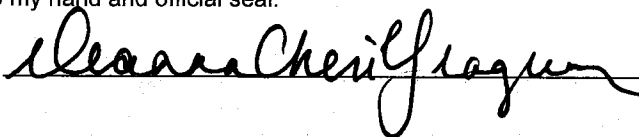
BEFORE ME Deanna Yraguen ON MAY 21, 2020

Personally appeared, Paul Callahan, who proved to me based on satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of Oregon that the foregoing paragraph is true and correct.

Before me:

WITNESS my hand and official seal.

Signature



02.