When Recorded Return To:

LIEN SOLUTIONS PO BOX 29071

GLENDALE, CA 91209-9071

Phone #: 800-833-5778

Prepared By:

CT LIEN SOLUTIONS DEBBIE MULLIN PO BOX 29071 GLENDALE, CA 91209-9071 1 of 2

2020-007746 Klamath County, Oregon



06/25/2020 09:39:15 AM

Fee: \$82.00

SUBSTITUTION OF TRUSTEE



Whereas DAVID H PANOSSIAN AND TERESA R PANOSSIAN, AS TENANTS BY THE ENTIRETY was the original Trustor, Pacific Cascades Financial Inc. was the original Trustee, and Klamath First Federal Savings & Loan Association was the original Beneficiary under that certain Deed of Trust dated 11/19/2003 . Recorded on 11/20/2003 as Book: M03 Page: 85676 of Official Records in the office of the Recorder of Klamath County , Oregon, and the undersigned, is the present Beneficiary under said Deed of Trust, and, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place of said original Trustee thereunder.

PIN: R3809-020DB-03200-000, R3809-020BD-03300-000

New Trustee Name: Daniel Hinrichs

Dated 06/16/2020

Beneficiary

UMPQUA BANK FKA Klamath First Federal Savings & Loan Association

Assistant Vice President

STATE OF MINNESOTA, STEARNS COUNTY

On June 16, 2020 before me, the undersigned, a notary public in and for said state, personally appeared John McMahon, Assistant Vice President of UMPQUA BANK FKA Klamath First Federal Savings & Loan Association 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/she 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.

Commission Expires: 01/31/2024