

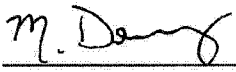
WHEN RECORDED, MAIL TO:
JPMorgan Chase Bank, N.A.
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 4020249862

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, NICHOLAS SPEHAR AND MARISA SPEHAR whose address is 1841 PAINTER STREET KLAMATH FALLS , OR 97601 was the original Trustor, AMERITITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR LOANDEPOT. COM, LLC DBA IMORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 12/03/2015 in KLAMATH County, Oregon, under Recording # 2015-013110, recorded on 12/04/2015.
Property is commonly known as: 1841 PAINTER STREET, KLAMATH FALLS, OR 97601.

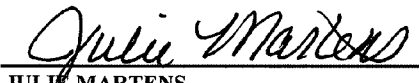
WHEREAS, the undersigned, acknowledging full payment of said Deed of Trust and debt, desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES INC., by NATIONWIDE TITLE CLEARING, INC., its Attorney-in Fact, as Trustee under said Deed of Trust and directs said J.P. MORGAN CHASE CUSTODY SERVICES INC., by NATIONWIDE TITLE CLEARING, INC., its Attorney-in Fact to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated this 07th day of July in the year 2020
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR LOANDEPOT. COM, LLC DBA IMORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


MELISSA DENNEY
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 07th day of July in the year 2020, by Melissa Denney as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR LOANDEPOT. COM, LLC DBA IMORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.


JULIE MARTENS
COMM EXPIRES: 5/22/2022

JULIE MARTENS
Notary Public - State of Florida
Commission # GG 221059
My Comm. Expires May 22, 2022
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
CHAS7 414460586 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
101237604001298835 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T072007-08:55:37 [C-2] ERCNOR1



Loan Number 4020249862

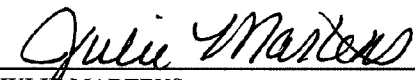
J.P. MORGAN CHASE CUSTODY SERVICES INC., by NATIONWIDE TITLE CLEARING, INC., its Attorney-in Fact , hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

Dated this 07th day of July in the year 2020
J.P. MORGAN CHASE CUSTODY SERVICES INC., by NATIONWIDE TITLE CLEARING, INC., its Attorney-in Fact



CHRISTOPHER ROIKES
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 07th day of July in the year 2020, by Christopher Roikes as VICE PRESIDENT of J.P. MORGAN CHASE CUSTODY SERVICES INC., by NATIONWIDE TITLE CLEARING, INC., its Attorney-in Fact, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



JULIE MARTENS
COMM EXPIRES: 5/22/2022



JULIE MARTENS
Notary Public - State of Florida
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