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09/01/2020 10:20:31 AM

Fee: \$82.00

**OREGON**  
COUNTY OF KLAMATH  
LOAN NO.: 0058846221

**RECORD 2ND**



WHEN RECORDED MAIL TO:  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
PH. 208-528-9895

## DEED OF RECONVEYANCE

THE UNDERSIGNED, FIRST AMERICAN TITLE INSURANCE COMPANY, located at 1 FIRST AMERICAN WAY, SANTA ANA, CA 92707, as Trustee or Successor Trustee, under that certain Deed of Trust dated DECEMBER 23, 2014 executed by CODY PEMBERTON II AND CARRIE PEMBERTON, Trustor, to ROCCO RICCI AND STEVEN M. POYNOT, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HOWARD BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on DECEMBER 30, 2014 as Instrument No. 2014-013383 in the Records of the County Clerk's Office in and for the County of KLAMATH, State of OREGON.

LEGAL DESCRIPTION: AS DESCRIBED IN SAID DEED OF TRUST

PROPERTY ADDRESS: 12335 MALLORY DRIVE, KLAMATH FALLS, OR 97603

WHEREAS, the Undersigned received from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HOWARD BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, the Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed. NOW THEREFORE, the Undersigned does hereby grant, bargain, and convey said Deed of Trust, without any covenant or warranty, expressed or implied, to the person or persons legally entitled thereto, all the estate held by the Undersigned in and to said described premises by virtue of said Deed of Trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed this AUGUST 20, 2020.

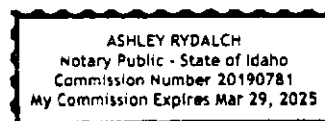
FIRST AMERICAN TITLE INSURANCE COMPANY

LISA M. CARTER, VICE PRESIDENT

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On AUGUST 20, 2020, before me, ASHLEY RYDALCH, personally appeared LISA M. CARTER known to me to be the VICE PRESIDENT of FIRST AMERICAN TITLE INSURANCE COMPANY the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

ASHLEY RYDALCH (COMMISSION EXP. 03/29/2025)  
NOTARY PUBLIC



POD: 20200730  
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MIN: 100730071409260268  
MERS PHONE: 1-888-679-6377