2020-013240

Klamath County, Oregon

10/15/2020 09:45:00 AM

Fee: \$92.00

Recording Requested By: **Novad Management Consulting**

When Recorded Return To:

Lien Release Dept **Novad Management Consulting** 2401 NW 23rd St. Suite 1A1 Oklahoma City, OK 73107



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Novad Management Consulting#: 431-4855038 A H "CASTEL," Klamath, Oregon

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact is the present Beneficiary of that certain Deed of Trust, Dated: 09-18-2009 made by SONDRA CASTEL, MARRIED, JOINED HEREIN, BY KEITH ALBERT CASTEL, A NON BORROWING SPOUSE, as the original Grantor(s), to AMERITITLE, INC-OREGON, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR URBAN FINANCIAL GROUP, INC, as the original beneficiary, which Deed of Trust was recorded on 09-23-2009 as Instrument No.: 2009-012599, Book/Reel/Liber: N/A, Page/Folio: N/A, in the official records of Klamath County, Oregon

-Assigned by REVERSE MORTGAGE FUNDING LLC, ITS SUCCESSORS AND ASSIGNS to SECRETARY OF HOUSING AND URBAN DEVELOPMENT Dated: 03-13-2017 Recorded: 03-29-2017 as Instrument No. 2017-003288, Book/Reel/Liber N/A, Page/Folio N/A

Property Address: 2021 HOMELAND ROAD, KLAMATH FALLS, OR 97603

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact HEREBY SUBSTITUTES First American Title Insurance Company, Trustee in lieu of the above named Trustee under said Deed of Trust.

First American Title Insurance Company 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 First American Title Insurance Company have caused these presents to be executed by their duly authorized officers on the dates below written.

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact POA: 6/1/2020 in Instrument No.: 2020-006619

On September 9th, 2020

By: Alissa Boy, Authorized Signer

STATE OF Oklahoma **COUNTY OF Oklahoma** By First Insurance Company as Trustee

Michael West, Asst. Secretary

On September 9th, 2020, before me, James H. Matthews, a Notary Public in and for Oklahoma in the State of Oklahoma, personally appeared Alissa Roy, Authorized Signer of Secretary of Housing and Urban Development by Novad Management Consulting LLC as Attorney in Fact, 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,

ames H. Matthews

otary Expires: 10/16/2023 #19010460

JAMES H. MATTHEWS (SEAL) Notary Public State of Oklahoma **VIII.**

Commission #19010460 Exp: 10/16/23

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Idaho COUNTY OF Bonneville

WITNESS my hand and official seal,

Addison Rice

Notary Expires: 6/15/2024 #2018-1118

ADDISON RICE Notary Public - State of Idaho Commission Number 20181118 My Commission Expires Jun 15, 2024