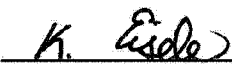


WHEN RECORDED, MAIL TO:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 0430234476

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

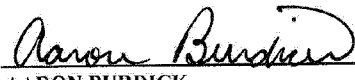
MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, MARC D CROSS AND ERIKA L CROSS whose address is 911 SADDLE BUTTE DR KLAMATH FALLS, OR 97601-8711 was the original Trustor, AMERITITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 08/16/2012 in KLAMATH County, Oregon, under Recording # 2012-009271, recorded on 08/21/2012.
Property is commonly known as: 911 SADDLE BUTTE DR, 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 WELLS FARGO NATIONAL BANK WEST, as Trustee under said Deed of Trust and directs said WELLS FARGO NATIONAL BANK WEST to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

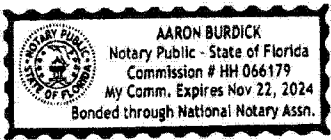
Dated this 09th day of April in the year 2021
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


KOSTADINA EISELE
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 09th day of April in the year 2021, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, 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.


AARON BURDICK
COMM EXPIRES: 11/22/2024



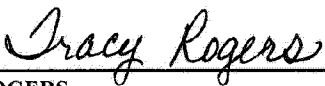
Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 423100244 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100059600000989884 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T092104-12:24:13 [C-2] ERCNOR1



Loan Number 0430234476

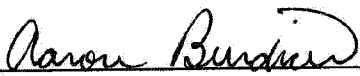
WELLS FARGO NATIONAL BANK WEST , hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY 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 09th day of April in the year 2021
WELLS FARGO NATIONAL BANK WEST

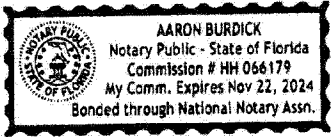


TRACY ROGERS
TITLE OFFICER

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 09th day of April in the year 2021, by Tracy Rogers as Title Officer of WELLS FARGO NATIONAL BANK WEST, who, as such Title Officer being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



AARON BURDICK
COMM EXPIRES: 11/22/2024



Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 423100244 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
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PAGE (2 of 2)



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