

RECORDING REQUESTED BY AND
AFTER RECORDING MAIL TO:

UPF WASHINGTON INCORPORATED
12410 E MIRABEAU PKWY #100
SPOKANE VALLEY, WA 99216
Ref. No. 2144947-S(P)(E)

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Umpqua Bank, the undersigned beneficiary, whose address is 707 W Main Ave., Ste 600, Spokane, Washington 99201, holder of the note secured by a Deed of Trust dated 5/20/2002, executed by NANCY C MCKAIG, as Grantor(s), to PACIFIC CASCADES FINANCIAL INC., as Original Trustee, which Deed of Trust recorded on 5/20/2002, as Document/Instrument No. n/a, Book No. M02, Page No. 29804, records of Klamath County, Oregon, hereby substitutes BRAD L. WILLIAMS, an Oregon attorney, 12410 E Mirabeau Pkwy #100, Spokane Valley, WA 99216, as Substitute Trustee of the above Deed of Trust.

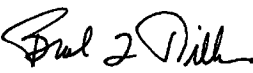
BRAD L. WILLIAMS, an Oregon attorney, hereby accepts said appointment as Substitute Trustee under the above Deed of Trust. As Substitute Trustee, pursuant to the request of the Beneficiary and in accordance with the provisions of said Deed of Trust, BRAD L. WILLIAMS does hereby reconvey without warranty, to the person or persons legally entitled thereto, all the estate now held by him under above Deed of Trust.

DATED: 04/12/2021

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UMPQUA BANK

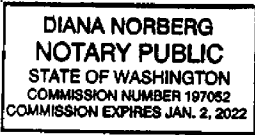

BY: Brian Thompson, Authorized signor for
Umpqua Bank

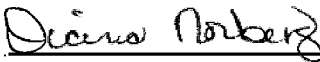
BY: 
Brad L. Williams, Substitute Trustee

STATE OF WASHINGTON County of Spokane.

On 04/12/2021, before me, the undersigned Notary Public, personally appeared Brian Thompson, Authorized signor for Umpqua Bank, 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(ies), and that by his/her/their signature(s) on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

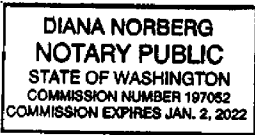


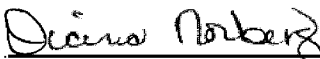

NOTARY PUBLIC in and for the State of WASHINGTON
Printed Name: Diana Norberg
My commission expires: 1/2/2022

STATE OF WASHINGTON COUNTY OF SPOKANE:

On 04/12/2021, before me, the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Brad L. Williams, Substitute Trustee**, 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(ies), and that by his/her/their signature(s) 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.




NOTARY PUBLIC in and for the State of Washington
Printed Name: Diana Norberg
My commission expires: 1/2/2022