

Recording Requested By:  
CITIZENS ONE HOME LOANS

2021-007622  
Klamath County, Oregon  
05/13/2021 08:26:01 AM  
Fee: \$92.00

When Recorded Return To:

LINDA JENNINGS  
CITIZENS ONE HOME LOANS  
P.O. BOX 6260  
VAM 405  
Glen Allen, VA 23058-9962

63221



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIZENS ONE HOME LOANS #:XXXXXX4663 "RAMSEIER" Lender ID:404/0225591428 Klamath, Oregon  
MIN #: 100908580002246199 SIS #: 1-888-679-6377

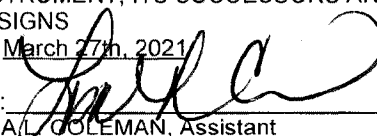
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CBC NATIONAL BANK MORTGAGE, A DIVISION OF FIRST FEDERAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 01/23/2020 made by DELMER DEAN RAMSEIER AND BOOBIE LOU RAMSEIER, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP as the original Grantor(s), to ADVANTAGE TITLE, LLC, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CBC NATIONAL BANK MORTGAGE, A DIVISION OF FIRST FEDERAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 02/03/2020 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2020-001358 , in the official records of Klamath County, Oregon

Property Address: 421 BLY MOUNTAIN CUTOFF ROAD, BONANZA, OR 97623

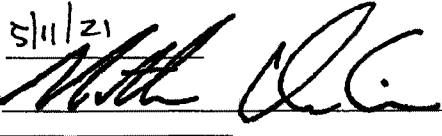
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CBC NATIONAL BANK MORTGAGE, A DIVISION OF FIRST FEDERAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS HEREBY SUBSTITUTES MATTHEW M. CHAKOIAN, ATTORNEY (AS TRUSTEE; OREGON STATE BAR #01227), Trustee in lieu of the above named Trustee under said Deed of Trust.

MATTHEW M. CHAKOIAN, ATTORNEY (AS TRUSTEE; OREGON STATE BAR #01227) hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present nominee for the 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 nominee for the Beneficiary and MATTHEW M. CHAKOIAN, ATTORNEY (AS TRUSTEE; OREGON STATE BAR #01227) have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CBC NATIONAL BANK MORTGAGE, A DIVISION OF FIRST FEDERAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS  
On March 27th, 2021  
By:   
LISA L. COLEMAN, Assistant Vice-President

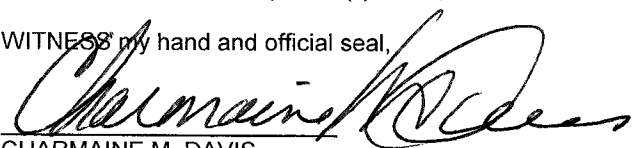
By MATTHEW M. CHAKOIAN, ATTORNEY (AS TRUSTEE; OREGON STATE BAR #01227) as Trustee

On 5/11/21  
By: 

COMMONWEALTH OF Virginia  
COUNTY OF Henrico

On March 27th, 2021, before me, CHARMAINE M. DAVIS, a Notary Public in and for Henrico in the State of Virginia, personally appeared LISA L. COLEMAN, Assistant Vice-President, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CBC NATIONAL BANK MORTGAGE, A DIVISION OF FIRST FEDERAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, 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,

  
CHARMAINE M. DAVIS  
Notary Expires: 08/31/2022 #318745

CHARMAINE M. DAVIS  
NOTARY PUBLIC  
COMMONWEALTH OF VIRGINIA  
COMMISSION ID# 318745  
MY COMMISSION EXP. AUG. 31. 2022

(This area for notarial seal)

~~STATE OF  
COUNTY OF~~

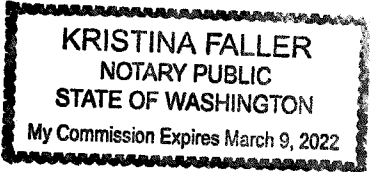
~~WITNESS my hand and official seal,~~

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(This area for notarial seal)

State of WASHINGTON)  
County of SNOHOMISH

On May 11, 2021 before me, KRISTINA FALLER, a Notary Public in and for Snohomish in the State of Washington, personally appeared MATTHEW M CHAKOIAN, Attorney as 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, 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,

  
Notary Name: KRISTINA FALLER  
Notary Public in and for the State of WASHINGTON  
Notary Expires: 03/09/2022 #35142