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01/21/2022 11:24:22 AM

Fee: \$92.00

WHEN RECORDED, MAIL TO:
Gateway First Bank
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan No 13347834

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, MATT OWENS AND KARLA OWENS whose address is 4030 WELL TECH WAY BAKERSFIELD, CA 93308 was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 12/10/2019 in KLAMATH County, Oregon, under Recording # 2019-014514, recorded on 12/13/2019.

Property is commonly known as: 141863 EMERALD MEADOWS WAY, CRESCENT LAKE, OR 97733.

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 Dave Smith, as Trustee under said Deed of Trust and directs said Dave Smith to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated on 12/30/2021 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: Alan Baker
Alan Baker 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 12/30/2021 (MM/DD/YYYY), by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, 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.

Valera Kristof
Valera Kristof
Notary Public - STATE OF FLORIDA
Commission Expires: 09/19/2023



VALERA KRISTOF
NOTARY PUBLIC
STATE OF FLORIDA
COMM# GG 914976
EXPIRES: 09/19/2023

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
GWMG1 429975634 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) PIF MIN
100287715003387342 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T282112-12:43:45 [C-2] RCNOR1



Loan No 13347834

Dave Smith Whose address is 1754 Willamette Falls Dr. West Linn, OR 97068, 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.

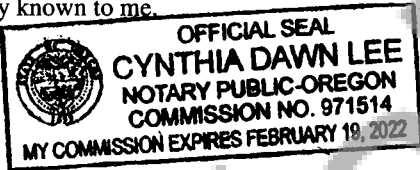
Dated on 1 / 10 / 20 22 (MM/DD/YYYY)

By: Dsmith, as Trustee

Dave Smith Trustee
Whose address is: 1754 Willamette Falls Dr., West Linn, OR 97068

STATE OF OREGON COUNTY OF CLATSOP
This instrument was acknowledged before me on 1 / 10 / 20 22 (MM/DD/YYYY) by Dave Smith as Trustee of Dave Smith. He/she/they is (are) personally known to me.

Cynthia Dawn Lee
Notary Public - State of OREGON
Commission Expires: 2/19/22



Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
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