2022-002450 Klamath County, Oregon



Recording Requested By: M&T Bank

When Recorded Return To:

Lien Release Dept M&T Bank 4th Floor - Lien Release Dept. PO BOX 5178 Buffalo, NY 14240 02/25/2022 01:48:46 PM

Fee: \$92.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

M&T Bank#: 0053306320 "FRANKS" Q12/349 0204863236 221980523 000004150 Klamath, Oregon

MIN #:100071200010087334 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for L., beneficiary of the security instrument, its successors and assigns is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 06-16-2010 made by THOMAS J FRANKS AND TAMMI A FRANKS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE, AN OREGON CORPORATION, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, A CALIFORNIA CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 06-21-2010 as Instrument No.: 2010-007530, Book/Reel/Liber: N/A, Page/Folio: N/A, in the official records of Klamath County, Oregon

Property Address: 10701 VINCENT DRIVE, KLAMATH FALLS, OR 97603

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for &, beneficiary of the security instrument, its successors and assigns
HEREBY SUBSTITUTES Dave Smith, The Smith Firm P.C., Trustee in lieu of the above named Trustee under said Deed of Trust.

Dave Smith, The Smith Firm P.C. 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 Dave Smith, The Smith Firm P.C. 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

beneficiary of the security instrument, its successors and assigns

On January 1,8th, 2022

DeVita Thurmond, Assistant Secretary

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By Dave Smith, The Smith Firm P.C. as Trustee

On 2/15-/702 Z

Bu: Dimility

Dave Smith, The Smith Firm P.C.,

*Gateway Browness Bonk STATE OF New York DBA Mission Hills Mortgage COUNTY OF Erie Bonkers, A California Corporation

On the 18th day of January in the year 2022 before me, the undersigned, personally appeared DeVita Thurmond, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ______, 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 individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person

upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

CHERYL L COLT
NOTARY PUBLIC STATE OF NEW YORK
ERIE COUNTY
LIC. #01CO6286533
COMM. EXP. 07/29/2025

Cheryl L. Colt

husy a

Notary Public State of New York

Notary Expires: 7/29/2025 #01C06286533

Qualified in Erie County

^{*1/18/2022 1:32:23} PM*55440213*55440217*1034*ORSTATE_TRUST_SUB

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2	
STATE OF COUNTY	ctory evidence) to be
executed the same in his/her/their authorized capacity, and that by his/her/their signature on the	e instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal,	
OFFICIAL SEAL CYNTHIA D 9'V/N LI NOTARY PUBLIC-OREG COMMISSION NO. 97 15 AV COMMISSION EXPRES FEBRUARY 19.	16 (