



WHEN RECORDED, MAIL TO:  
PennyMac Loan Services, LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 8000132277

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan. 48501-2026  
WHEREAS, NEIL I ANDERSON AND ELAINE C ANDERSON whose address is 4255 WYOMING ST KLAMATH FALLS, OR 97603 was the original Trustor, FIDELITY NATIONAL TITLE OF OREGON 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 12/26/2012 in KLAMATH County, Oregon, under Recording # 2013-000052, recorded on 01/02/2013.  
Property is commonly known as: 4317 LA HABRA WAY, KLAMATH FALLS, OR 97603.

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 7/26/2022 (MM/DD/YYYY)  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: Angela Pavao  
Angela Pavao 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 7/26/2022 (MM/DD/YYYY), by Angela Pavao 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  
Aaron Burdick  
Notary Public - STATE OF FLORIDA  
Commission Expires: 11/22/2024



AARON BURDICK  
NOTARY PUBLIC  
STATE OF FLORIDA  
COMM# HH 066179  
EXPIRES: 11/22/2024

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
PNMRC 433334364 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100059600050865331 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T222207-09:13:18 [C-2] RCNOR1



Loan Number 8000132277

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 8/4/2022 (MM/DD/YYYY)

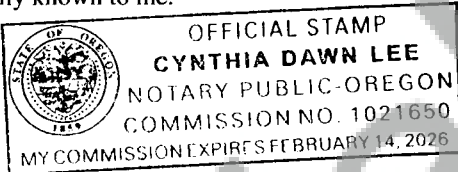
*Smith*

By: \_\_\_\_\_, as Trustee

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

STATE OF OREGON COUNTY OF CLACKAMAS  
This instrument was acknowledged before me on 8/4/2022 (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: 2/14/2026



Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
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PAGE (2 of 2)



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