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Buffalo, NY 14240

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

M&T Bank#: 0015006042 "HAY" Q01/001 777703289 000000051061117 156665 Klamath, Oregon

**MIN #:100050300013490926 SIS #: 1-888-679-6377**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for \*, beneficiary of the security instrument, its successors and assigns is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 04-03-2013 made by JAMES A HAY as the original Grantor(s), to STEWART TITLE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR M&T BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 04-08-2013 as Instrument No.: 2013-003691, Book/Reel/Liber: N/A, Page/Folio: N/A , in the official records of Klamath County, Oregon

Property Address: 1900 SARGENT AVENUE, KLAMATH FALLS, OR 97601

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

By Dave Smith, The Smith Firm P.C. as  
Trustee On 8/16/22

On July 19th, 2022

By: Gloria J. Dishman  
Gloria J. Dishman, Assistant Secretary

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

STATE OF New York  
COUNTY OF Erie

\* M+T Bank

On the 19th day of July in the year 2022 before me, the undersigned, personally appeared Gloria J. Dishman , 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,

Derek M Dagustine  
Derek M Dagustine  
Notary Public State of New York  
Notary Expires: 12/13/2025 #01DA6426500  
Qualified in Erie County

DEREK M DAGUSTINE  
NOTARY PUBLIC STATE OF NEW YORK  
ERIE COUNTY  
LIC. #01DA6426500  
COMM. EXP. 12/13/2025

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF OR  
COUNTY OF Clackamas

On 8/16/2022, 2022, before me, Cynthia Dawn Lee, a  
Notary Public in and for Clackamas in the State of OR, personally appeared Dave Smith, The  
Smith Firm P.C., thru, 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,

Cynthia Dawn Lee  
thru

