

Recording Requested By:
CITIZENS ONE HOME LOANS

When Recorded Return To:

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

13097



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIZENS ONE HOME LOANS #:XXXXXX3386 "LONG" Lender ID:FF2/4018903558 Klamath, Oregon
MIN #: 100010311024285501 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 11/04/2019 made by JIMMY D. LONG AND TERRY L. ONETO, AS TENANTS IN COMMON as the original Grantor(s), to FIDELITY NATIONAL TITLE COMPANY OF OREGON, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 11/08/2019 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2019-013095, in the official records of Klamath County, Oregon

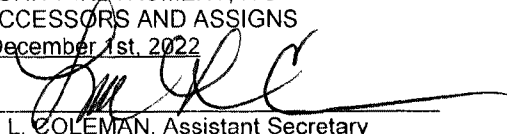
Property Address: 2218 ANGLE STREET, KLAMATH FALLS, OR 97601

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, 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 CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS
On December 1st, 2022

By: 
LISA L. COLEMAN, Assistant Secretary

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

On 12-29-22

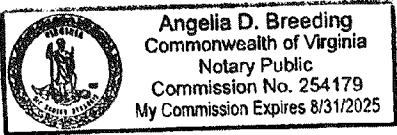
By: 

COMMONWEALTH OF Virginia
COUNTY OF Henrico

On December 1st, 2022, before me, ANGELIA D. BREEDING, a Notary Public in and for Henrico in the State of Virginia, personally appeared LISA L. COLEMAN, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, 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,

ANGELIA D. BREEDING
Notary Expires: 08/31/2025 #254179



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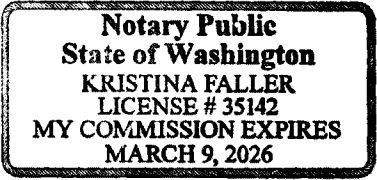
STATE OF
COUNTY OF

WITNESS my hand and official seal,

(This area for notarial seal)

State of WASHINGTON)
County of SNOHOMISH

On December 29, 2022 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.

Kristina Faller
Notary Name: KRISTINA FALLER
Notary Public in and for the State of WASHINGTON
Notary Expires: 03/09/2026 #35142