


WHEN RECORDED, MAIL TO:
Gateway First Bank
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan No 13565673

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, PHILLIP GOSCH AND KELSEY GOSCH whose address is 4164 Fox Sparrow Dr Klamath Falls, OR 97601 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, 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 04/15/2022 in KLAMATH County, Oregon, under Recording # 2022-005069, recorded on 04/21/2022.
Property is commonly known as: 4164 Fox Sparrow Dr, Klamath Falls, OR 97601.

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 COVIUS TITLE AGENCY, LLC, as Trustee under said Deed of Trust and directs said COVIUS TITLE AGENCY, LLC to reconvey, without warranty, to the parties entitled thereto the estate now held by the Trustee under said Deed of Trust.


Dated this 03rd day of August in the year 2023
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



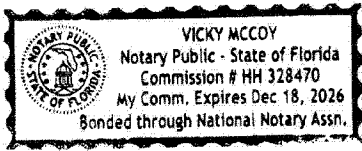
SUSAN HICKS
VICE PRESIDENT

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 this 03rd day of August in the year 2023, by Susan Hicks as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE, 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.



VICKY MCCOY
COMM EXPIRES: 12/18/2026



GWMG1 438594556 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) PIF MIN 100287715005524967 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T032308-09:00:30 [C-2] ERCNOR1



Loan No 13565673


COVIUS TITLE AGENCY, LLC, 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 this 03rd day of August in the year 2023
COVIUS TITLE AGENCY, LLC

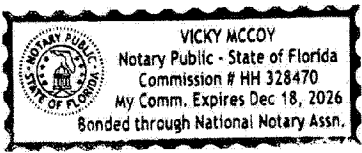


TRACY ROGERS
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 03rd day of August in the year 2023, by Tracy Rogers as VICE PRESIDENT of COVIUS TITLE AGENCY, LLC, 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.



VICKY MCCOY
COMM EXPIRES: 12/18/2026



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