


Recording Requested By:  
**UMPQUA BANK**  
Prepared By: **AUDREY B TRUMBLE**  
**Assistant Secretary**  
**855-369-2410**  
When recorded mail to:  
**CoreLogic**  
**P.O. Box 9232**  
**Coppell, TX 75019**  
  
Case Nbr: **39916030**  
Ref Number: **1428751570**  
Tax ID: **367267**  
**9/2/2023**  
Property Address:  
**835 ROSE ST**  
**KLAMATH FALLS, OR 97601**

OR0M-R~ST39916030 E 8/4/2023 LRP001

This space for Recorder's use

MIN #: 100186300001623386      MERS Phone #: 888-679-6377

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, whose address is **P.O. Box 2026, Flint, MI 48501-2026**, AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, the present beneficiary for the Deed of Trust described below, does hereby substitute **Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation** as Trustee under said Deed of Trust in place of **AMERITITLE**.

**Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation**, whose address is 293 East 1700 North, Mapleton, UT 84664, the present trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest conferred to said Trustee by the Deed of Trust described below:

Original Beneficiary:      **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

Original Trustor(s):      **JOHN NORMAN BOWERS**

Original Trustee:      **AMERITITLE**

Date of Deed of Trust: **10/11/2012**      Original Loan Amount: **\$41,000.00**

Recorded in **Klamath County, OR** on: **10/17/2012**, instrument number **2012-011565**, book **N/A** and page **N/A**


IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on **8/4/2023**

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC., AS  
DESIGNATED NOMINEE FOR STERLING  
SAVINGS BANK DBA STERLING BANK,  
BENEFICIARY OF THE SECURITY  
INSTRUMENT, ITS SUCCESSORS AND  
ASSIGNS**

**Nationwide Escrow Services, Inc., an Oregon Domestic  
Business Corporation**

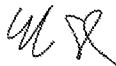
By:   
**CUTARA A ADLEY, Vice President**

State of **TX**, County of **Dallas**

By:   
**Cynthia Gay, Vice President**

On **8/4/2023**, before me, **EMMA VOGEL**, a Notary Public, personally appeared **CUTARA A ADLEY, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** and **Cynthia Gay, Vice President of Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation** personally known to me to be the person(s) whose name (s) is/are subscribed to the within document and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

  
Notary Public: **EMMA VOGEL**  
My Commission Expires : **12/22/2024**  
TX - Signorl and Trustee Signor (MERS)

