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**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

M&T Bank#: 0091949099 "O'TOOLE" Q46/177 0212853200 0504100296 Klamath, Oregon

**MIN #:100052550410029648 SIS #: 1-888-679-6377**

LAKEVIEW LOAN SERVICING, LLC BY M&T BANK AS ATTORNEY-IN-FACT  
is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 05-16-2014 made by RICHARD H O'TOOLE III AND SANDRA M O'TOOLE as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 06-16-2014 as Instrument No.: 2014-005307, Book/Reel/Liber: N/A, Page/Folio: N/A , in the official records of Klamath County, Oregon

Property Address: 3881 RIO VISTA WAY, KLAMATH FALLS, OR 97603-7777

LAKEVIEW LOAN SERVICING, LLC BY M&T BANK AS ATTORNEY-IN-FACT  
HEREBY SUBSTITUTES Dave Smith, the Smith Firm P.C., Trustee in lieu of the above named Trustee under said Deed of Trust.

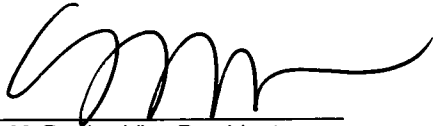
Dave Smith, the Smith Firm P.C. hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present nominee for the Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or 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.

LAKEVIEW LOAN SERVICING, LLC BY M&T BANK AS  
ATTORNEY-IN-FACT

POA: 8/13/2019 in Instrument No.: 2019-009154  
On August 28th, 2023

By Dave Smith, the Smith Firm P.C. as Trustee  
On September 22, 2023


By:   
Susan M. Portis , Vice President

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

STATE OF New York  
COUNTY OF Erie

On the 28th day of August in the year 2023 before me, the undersigned, personally appeared Susan M. Portis , Vice President of LAKEVIEW LOAN SERVICING, LLC BY M&T BANK AS ATTORNEY-IN-FACT , 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  
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

STATE OF OR  
COUNTY OF Clackamas

On September 22, 2023 before me, Janelle Autry Myer, a Notary Public in and for Clackamas in the State of OR, personally appeared Dave Smith, The Smith Firm P.C., 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,

  
01.03.2027

