

WHEN RECORDED, MAIL TO:  
Nationstar Mortgage LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 1801165265

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, RICHARD H. ZBINDEN AND LOUISE E. GANONG, TRUSTEES OF THE GZ FAMILY TRUST, DATED MAY 18, 2006 AS AMENDED AND RESTATED JULY 1, 2011 whose address is 289 LEWIS ST KLAMATH FALLS, OR 97601-4227 was the original Trustor, MICHAEL G MAGNUS, P.C. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS 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 05/01/2012 in KLAMATH County, Oregon, under Recording # 2012-004757, recorded on 05/07/2012.

Property is commonly known as: 289 LEWIS ST, 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 02nd day of October in the year 2023  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

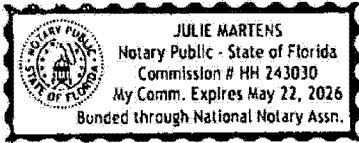
  
ANGELA PAVAO  
VICE PRESIDENT

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 02nd day of October in the year 2023, by Angela Pavao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS 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.

  
JULIE MARTENS  
COMM EXPIRES: 5/22/2026




NSMRC 439303598 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MRC MIN  
100105600033598599 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T022310-08:54:06 [C-2] ERCNOR1




Loan Number 1801165265

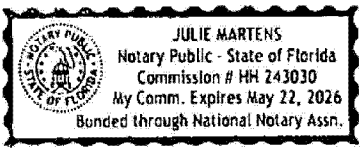
COVIUS TITLE AGENCY, LLC, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the 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 02nd day of October in the year 2023  
COVIUS TITLE AGENCY, LLC

  
\_\_\_\_\_  
MARY MOJICA  
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 02nd day of October in the year 2023, by Mary Mojica 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.

  
\_\_\_\_\_  
JULIE MARTENS  
COMM EXPIRES: 5/22/2026



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