

WHEN RECORDED, MAIL TO:

LoanCare, LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0063803365

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, **DAVID HIGGINBOTHAM AND SUSAN K WILSON** whose address is 30631 BIG SPRINGS DR CHILOQUIN, OR 97624 was the original Trustor, **FIDELITY NATIONAL TITLE COMPANY OF OREGON** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR NATIONS LENDING CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 12/21/2022 in **KLAMATH** County, **Oregon**, under **Recording # 2022-014602**, recorded on 12/28/2022.

Property is commonly known as: 30631 BIG SPRINGS DRIVE, CHILOQUIN, OR 97624.

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 10th day of November in the year 2023

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NATIONS LENDING CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


ANGELA PAVAO

VICE PRESIDENT

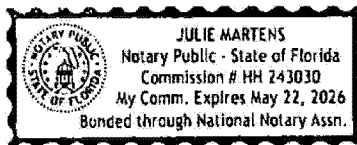
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization on this 10th day of November in the year 2023, by Angela Pavao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NATIONS LENDING CORPORATION, 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



LC002 439627272 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100756010063711280 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
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Loan Number 0063803365

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 10th day of November in the year 2023
COVIUS TITLE AGENCY, LLC

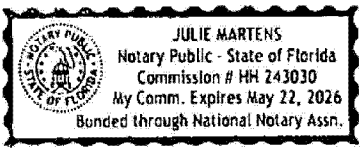


MARY MOJICA
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 10th day of November 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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