

WHEN RECORDED, MAIL TO:  
Planet Home Lending LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 9102309824


SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

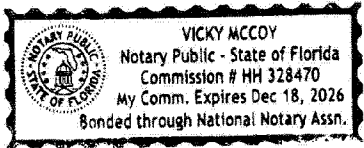
MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026  
WHEREAS, JOHN LEOPOLD KOPACK whose address is 1724 COUNTY HIGHWAY 116 HACKLEBURG, AL 35564 was the original Trustor, FIDELITY NATIONAL TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR THE 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 12/22/2022 in KLAMATH County, Oregon, under Recording # 2022-014616, recorded on 12/29/2022.  
Property is commonly known as: 1255 MORNINGSIDE LN, KLAMATH FALLS, OR 97603.  
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 14th day of November in the year 2023  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR THE FEDERAL SAVINGS 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 ☒ physical presence or ☐ online notarization on this 14th day of November in the year 2023, by Susan Hicks as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR THE 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.

  
\_\_\_\_\_  
VICKY MCCOY  
COMM EXPIRES: 12/18/2026




Loan Number 9102309824

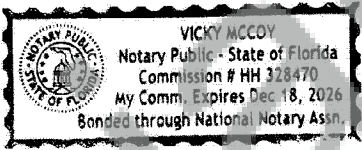
COVIUS TITLE AGENCY, LLC, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the 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 14th day of November 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 14th day of November 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



PHLRC 439644535 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
101012900008868872 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T142311-12:15:20 [C-2] ERCNOR1

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