WHEN RECORDED, MAIL TO:
Freedom Mortgage Corporation
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan No 0146665450

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SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, **DANIELLE LAYTON AND TYLER FREED** whose address is 6416 VENTURA DR KLAMATH FALLS, OR 97603 was the original Trustor, **FIRST AMERICAN TITLE COMPANY OF OREGON** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR MUTUAL OF OMAHA MORTGAGE, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 09/30/2020 in **KLAMATH** County, **Oregon**, under **Recording # 2020-012612**, recorded on 10/01/2020.

Property is commonly known as: 6416 VENTURA DR, 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 02nd day of January in the year 2024
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MUTUAL OF OMAHA MORTGAGE, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS
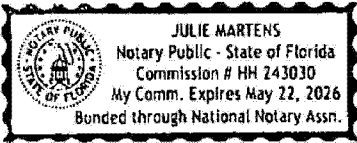
_____
ALAN BAKER
VICE PRESIDENT

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 January in the year 2024, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MUTUAL OF OMAHA MORTGAGE, INC., 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

> JULIE MARTENS
> Notary Public - State of Florida
> Commission # HH 243030
> My Comm. Expires May 22, 2026
> Bonded through National Notary Assn.

FM001 440051625 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)   MIN 101209600002972737 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T022401-11:10:27 [C-2] ERCNOR1
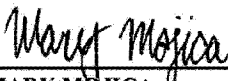
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D0104009338

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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 January in the year 2024
COVIUS TITLE AGENCY, LLC

MARY MOJICA (signature)

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 January in the year 2024, 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 (signature)

JULIE MARTENS

COMM EXPIRES: 5/22/2026

> JULIE MARTENS
> Notary Public - State of Florida
> Commission # HH 243030
> My Comm. Expires May 22, 2026
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