

WHEN RECORDED, MAIL TO:
Freedom Mortgage Corporation
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan No 0151109113



SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, **ROBERT A.D. CLAUDER AND ROBERT A. CLAUDER** whose address is 11092 HWY66 KLAMATH FALLS, OR 97601 was the original Trustor, **AMERITITLE, LLC** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 03/17/2021 in **KLAMATH** County, **Oregon**, under **Recording # 2021-004072**, recorded on 03/18/2021.
Property is commonly known as: 11092 HWY 66, 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 January in the year 2024
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



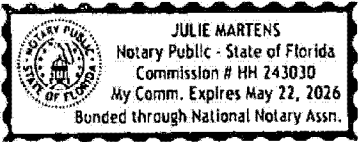
ALAN BAKER
VICE PRESIDENT

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 CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 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



FM001 440061348 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100092214009774153 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

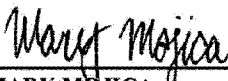


Loan No 0151109113



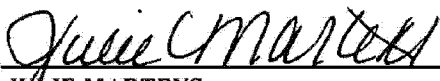
COVIUS TITLE AGENCY, LLC, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the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

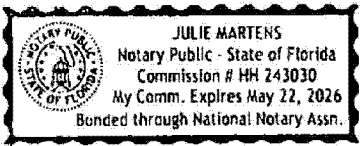


MARY MOJICA
VICE PRESIDENT

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
COMM EXPIRES: 5/22/2026



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