Klamath County, Oregon 01/11/2024 10:35:02 AM

Fee: \$92.00

WHEN RECORDED, MAIL TO: PennyMac Loan Services, LLC C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan Number 1005259831

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, KATHERINE IRENE GARVIN whose address is 10756 PREDDY AVE KLAMATH FALLS, OR 97603 was the original Trustor, AMERITITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 03/25/2017 in <a href="https://klamath.com/Klamath.com/

Property is commonly known as: 10756 PREDDY AVENUE, 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 11th day of January in the year 2024 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, 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 11th day of January in the year 2024, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS''), AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, 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.

PNMRC 440101850 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100071200021729155 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T112401-12:16:17 [C-2] ERCNOR1

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Loan Number 1005259831

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 11th 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 11th 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



PNMRC 440101850 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100071200021729155 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T112401-12:16:17 [C-2] ERCNOR1

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