
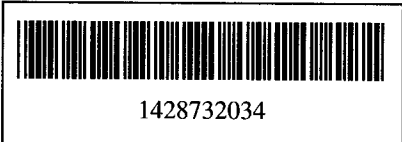


Recording Requested By:  
**UMPQUA BANK**  
Prepared By: **AUDREY B TRUMBLE**  
**855-369-2410**  
When recorded mail to:  
**CoreLogic**  
**P.O. Box 9232**  
**Coppell, TX 75019**  
  
Case Nbr: **40017829**  
Ref Number: **1428732034**  
Tax ID: **522241**  
**2/9/2024**  
Property Address:  
**2603 KANE ST**  
**KLAMATH FALLS, OR 976036824**  
OR0-R-ST40017829 E 1/16/2024 LRP001


This space for Recorder's use

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**  
**UMPQUA BANK, AS SUCCESSOR IN INTEREST BY MERGER TO STERLING SAVINGS BANK, AS SUCCESSOR IN INTEREST BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (LENDER),** whose address is **540 MAIN STREET, KLAMATH FALLS, OR 97601,** the present beneficiary for the Deed of Trust described below, does hereby substitute **Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation** as Trustee under said Deed of Trust in place of **WILLIAM L. SISEMORE.**  
**Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation,** whose address is 293 East 1700 North, Mapleton, UT 84664, the present trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest conferred to said Trustee by the Deed of Trust described below:  
Original Beneficiary: **KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION**  
Original Trustor(s): **JOSEPH G. KOVITCH, SR. AND GLADYS O. KOVITCH, HUSBAND AND WIFE**  
Original Trustee: **WILLIAM L. SISEMORE**  
Date of Deed of Trust: **11/17/1994**      Original Loan Amount: **\$64,800.00**  
Recorded in **Klamath County, OR** on: **11/25/1994,** instrument number **91630,** book **M94** and page **36123**  
  
ReRecorded in **Klamath County, OR** on: **12/6/1994,** instrument number **92099,** book **M94,** and page **37123**




IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on **1/16/2024**

**UMPQUA BANK, AS SUCCESSOR IN INTEREST BY MERGER TO STERLING SAVINGS BANK, AS SUCCESSOR IN INTEREST BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (LENDER)**


By:   
**OLIVIA M. WILLIAMS-GALLOWAY,**  
Assistant Vice President  
State of TX, County of Dallas

**Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation**

By:   
**Cynthia Gay, Vice President**

On **1/16/2024**, before me, **Sabrina Wickline**, a Notary Public, personally appeared **OLIVIA M. WILLIAMS-GALLOWAY, Assistant Vice President of UMPQUA BANK, AS SUCCESSOR IN INTEREST BY MERGER TO STERLING SAVINGS BANK, AS SUCCESSOR IN INTEREST BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (LENDER)** and **Cynthia Gay, Vice President of Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation** personally known to me to be the person(s) whose name(s) is/are subscribed to the within document and acknowledged to me that he/she/they of his/her/their free act and deed executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

  
\_\_\_\_\_  
Notary Public: **Sabrina Wickline**  
My Commission Expires : **5/15/2024**

