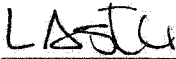


WHEN RECORDED, MAIL TO:
Cenlar FSB
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 4772313484

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE


MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, STEVEN LEROY PADGET whose address is 5100 AVALON ST KLAMATH FALLS, OR 97603-9729 was the original Trustor, CHICAGO TITLE COMPANY OF OREGON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CITIBANK, N.A., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 09/19/2017 in KLAMATH County, Oregon, under Recording # 2017-010816, recorded on 09/25/2017.
Property is commonly known as: 5100 AVALON ST, KLAMATH FALLS, OR 97603-8267.
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.

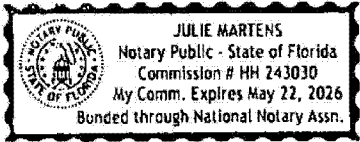
Dated this 12th day of February in the year 2024
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIBANK, N.A., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


LAUREN ASTLE
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 12th day of February in the year 2024, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CITIBANK, N.A., 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




CENCM 440339175 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)
CITIMORTGAGE, INC. MIN 100011511244700572 MERS PHONE 1-888-679-6377 MERS Mailing Address:
P.O. Box 2026, Flint, MI 48501-2026 DOCR T122402-12:16:50 [C-2] ERCNOR1



Loan Number 4772313484


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 12th day of February in the year 2024
COVIUS TITLE AGENCY, LLC

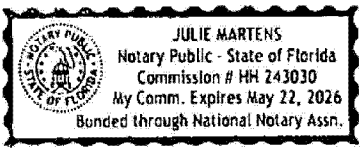


MARY MOJICA
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 12th day of February 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



CENCM 440339175 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)
CITIMORTGAGE, INC. MIN 100011511244700572 MERS PHONE 1-888-679-6377 MERS Mailing Address:
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