

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

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026  
WHEREAS, HILLMAN LO AND ANTHONY CHAN whose address is 2556 SHERBORNE DR BELMONT, CA 94002 was the original Trustor, AMERITITLE, INC. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR ALL WESTERN 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 08/11/2020 in KLAMATH County, Oregon, under Recording # 2020-010213, recorded on 08/14/2020.  
Property is commonly known as: 10613 CORMORANT CT., 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 04th day of March in the year 2024  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ALL WESTERN 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 04th day of March in the year 2024, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ALL WESTERN 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

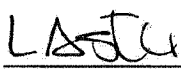


SPTRC 440524132 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100690900000232029 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T042403-11:24:43 [C-2] ERCNOR1




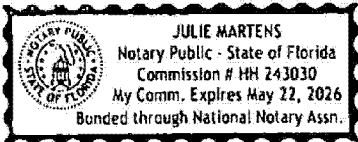
COVIUS TITLE AGENCY, LLC, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the 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 04th day of March in the year 2024  
COVIUS TITLE AGENCY, LLC

  
\_\_\_\_\_  
LAUREN ASTLE  
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 04th day of March in the year 2024, by Lauren Astle 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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