

WHEN RECORDED, MAIL TO:
LoanCare, LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 0024540494

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

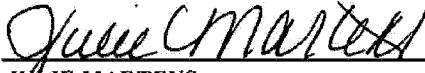
MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026
WHEREAS, MICHAEL W SPRATT whose address is 3440 BOARDMAN AVENUE KLAMATH FALLS, OR 97603 was the original Trustor, AMERITITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, 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 11/21/2016 in KLAMATH County, Oregon, under Recording # 2016-012436, recorded on 11/21/2016.
Property is commonly known as: 3440 BOARDMAN 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.

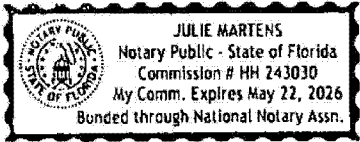
Dated this 15th day of March in the year 2024
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


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 15th day of March in the year 2024, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, 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



LC002 440635422 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100336300021300477 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T152403-03:00:46 [C-1] ERCNOR1




Loan Number 0024540494

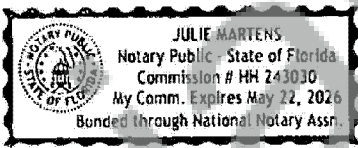
COVIUS TITLE AGENCY, LLC, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the 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 15th day of March in the year 2024
COVIUS TITLE AGENCY, LLC


ANGELA PAVAO
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 15th day of March in the year 2024, by Angela Pavao 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



LC002 440635422 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100336300021300477 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T152403-03:00:46 [C-1] ERCNOR1

PAGE (2 of 2)



D0105015665