

WHEN RECORDED, MAIL TO:  
PennyMac Loan Services, LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 8192334853

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026  
WHEREAS, **DEVON GAGNEUR** whose address is 5540 BENCHWOOD AVE KLAMATH FALLS, OR 97603 was the original Trustor, **AMERITITLE, LLC** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 10/19/2020 in **KLAMATH** County, **Oregon**, under **Recording # 2020-013554**, recorded on 10/20/2020.  
Property is commonly known as: 5540 BENCHWOOD 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.

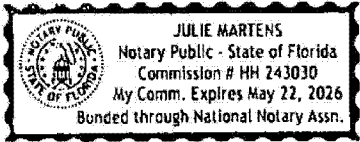
Dated this 25th day of April in the year 2024  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

  
ANGELA PAVAO  
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 25th day of April in the year 2024, by Angela Pavao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC, 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



PNMRC 440886286 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100656400010682190 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T252404-12:16:07 [C-2] ERCNOR1



Loan Number 8192334853

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.

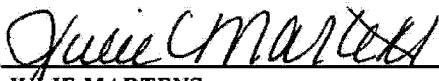
Dated this 25th day of April in the year 2024  
COVIUS TITLE AGENCY, LLC



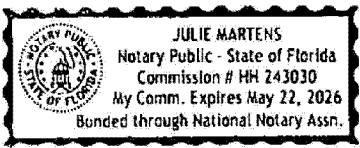
LAUREN ASTLE  
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 25th day of April 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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