



Recording Requested By:  
M&T Bank

05/22/2024 03:07:47 PM

Fee: \$92.00

When Recorded Return To:

Lien Release Dept  
M&T Bank  
4th Floor - Lien Release Dept.  
PO BOX 5178  
Buffalo, NY 14240

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

M&T Bank#: 0100467760 "OWENS" Q88/540 0217003366 0085845121 400145500 Klamath, Oregon

MIN #:101237604001455005 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for \*, beneficiary of the security instrument, its successors and assigns is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 04-25-2016 made by HOWARD OWENS AND JEANETTE OWENS; HUSBAND AND WIFE as the original Grantor(s), to AMERITITLE, INC., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR LOANDEPOT.COM, LLC DBA IMORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 04-25-2016 as Instrument No.: 2016-004156, Book/Reel/Liber: N/A, Page/Folio: N/A , in the official records of Klamath County, Oregon

Property Address: 73 HIGH STREET, KLAMATH FALLS, OR 97601

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for \*, beneficiary of the security instrument, its successors and assigns  
HEREBY SUBSTITUTES Dave Smith, the Smith Firm P.C., Trustee in lieu of the above named Trustee under said Deed of Trust.

Dave Smith, the Smith Firm P.C. hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present nominee for the Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present nominee for the Beneficiary and Dave Smith, the Smith Firm P.C. have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for \*, beneficiary of the security instrument, its successors and assigns

On April 19th, 2024

By: Gloria J. Dishman  
Gloria J. Dishman, Assistant Secretary

By Dave Smith, the Smith Firm P.C. as Trustee  
On May 17, 2024

By: Dave Smith  
Dave Smith, The Smith Firm P.C.,  
Trustee

STATE OF New York  
COUNTY OF Erie

On the 19th day of April in the year 2024 before me, the undersigned, personally appeared Gloria J. Dishman , Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR \*, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

Cheryl L. Colt

Cheryl L. Colt  
Notary Public State of New York  
Notary Expires: 7/29/2025 #01C06286533  
Qualified in Erie County

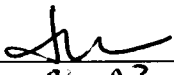
CHERYL L COLT  
NOTARY PUBLIC STATE OF NEW YORK  
ERIE COUNTY  
LIC. #01C06286533  
COMM. EXP. 07/29/2025

\* Loandepot.com, LLC dba  
Imortgage  
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STATE OF OR  
COUNTY OF Clackamas

On May 17, 2024, before me, Janelle Autry Myer, a Notary Public in and for Clackamas in the State of OR, personally appeared Dave Smith, The Smith Firm P.C., Trustee, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
01.03.2027

