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09/16/2024 12:02:42 PM

Fee: \$92.00

Prepared By:  
Akalya Mary Davit  
1427 ENERGY PARK DRIVE  
ST. PAUL, MN 55108

When Recorded Return To:  
Indecomm Global Services  
1427 Energy Park Drive  
St. Paul, MN 55108

Substitution of Trustee and Full Reconveyance

Date: August 29, 2024  
MIN: 100241106116281173  
MERS Phone: 888-679-6377

Loan: 7910907497  
Package: 82512710  
Document: 8421013

First American Title Insurance Company whose address is 1795 International Way, Idaho Falls, ID 83402, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: ZACHARY DUANE WILLIAMS AND VERONICA LYN WILLIAMS  
Original Nominee of the Beneficiary: Mortgage Electronic Registration Systems, Inc., as designated nominee for SUMMIT FUNDING, INC, beneficiary of the security instrument, its successors and assigns whose address is P.O. Box 2026, Flint, MI 48501-2026  
Original Trustee: OLD REPUBLIC TITLE COMPANY  
New Trustee: First American Title Insurance Company  
Loan Amount: \$347,707.00  
Date of Deed of Trust: November 6, 2023  
Date Recorded: November 9, 2023  
Document Number: 2023-009726  
Recorded in the official records of Klamath County, State of Oregon

WHEREAS, Mortgage Electronic Registration Systems, Inc., as designated nominee for SUMMIT FUNDING, INC, beneficiary of the security instrument, its successors and assigns desires to substitute a new Trustee under said Deed under the Deed of Trust and replace the original Trustee and directs a Full Reconveyance of the Deed of Trust to be held as requested.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed

On this date of 29th day of August 2024.

Mortgage Electronic Registration Systems, Inc.,  
as designated nominee for SUMMIT FUNDING,  
INC, beneficiary of the security instrument, its  
successors and assigns

By:

Debra M Steidl, Vice President

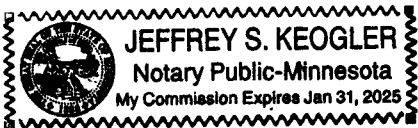


\*U08421013\*

STATE OF Minnesota )  
COUNTY Ramsey ) SS

This instrument was acknowledged before me on 22 August 29, 2024, by Debra M Steidl as Vice President of Mortgage Electronic Registration Systems, Inc., as designated nominee for SUMMIT FUNDING, INC, beneficiary of the security instrument, its successors and assigns the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

Jeffrey S. Keogler, Notary Public  
Commission #: 1191549400102  
My Commission expires: January 31, 2025



First American Title Insurance Company, hereby accepts the appointment as Trustee, or Successor Trustee, or Substituted Trustee, under that certain Deed of Trust described above. WHEREAS, having received from the above named current beneficiary a written request to reconvey, stating that the indebtedness has been paid in full and/or purpose of the Deed of trust has been fully satisfied. NOW THEREFORE, the Undesignated, as Successor Trustee, pursuant to the written request, does hereby grant and reconvey, without recourse, representation or warranty, expressed or implied, to the PERSONS LEGALLY ENTITLED THERETO all estate and interest held by it, as Trustee under said Deed of trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed

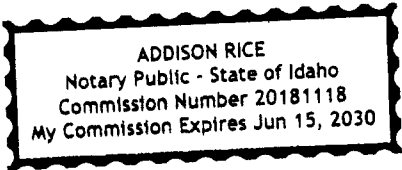
On this date of 3<sup>rd</sup> day of September 2024

First American Title Insurance Company

By: Kellie Cabera  
Vice President

State of Idaho  
County of Bonneville

On SEP 03 2024 before me, ADDISON RICE, personally appeared Kellie Cabera known to me to be the Vice President of FA the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.



Addison Rice, Notary Public  
My Commission expires: 6/15/2030

★ FIRST AMERICAN TITLE  
INSURANCE COMPANY