



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

WHEREAS, MARSHALL FRONCKOWIAK AND ANDREA FRONCKOWIAK whose address is PO BOX 2007 HARBOR, OR 97415 was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, 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 07/31/2007 in KLAMATH County, Oregon, under Recording # 2007-013947, recorded on 08/07/2007.
Property is commonly known as: 1944 HURON STREET, 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 **Dave Smith**, as Trustee under said Deed of Trust and directs said **Dave Smith** to reconvey, without warranty, to the parties entitled thereto the estate now held by the Trustee under said Deed of Trust.

Dated on 10/21 /2024 (MM/DD/YYYY)
FEDERAL NATIONAL MORTGAGE ASSOCIATION, by NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, its Attorney-in-Fact

By: Lauren Astle
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 ☒ physical presence or ☐ online notarization on 10/21 /2024 (MM/DD/YYYY), by Lauren Astle as VICE PRESIDENT of NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING as Attorney-in-Fact for FEDERAL NATIONAL MORTGAGE ASSOCIATION, 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
Julie Martens
Notary Public - STATE OF FLORIDA
Commission Expires: 05/22/2026

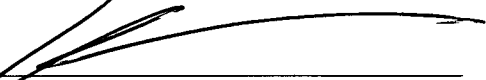
JULIE MARTENS
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 243030
EXPIRES: MAY 22, 2026

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
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Dave Smith whose address is 1754 Willamette Falls Dr. West Linn, OR 97068, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request 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.

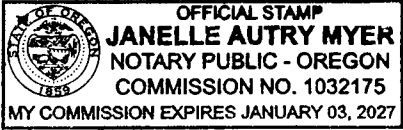
Dated on 10 / 31 /2024 (MM/DD/YYYY)

By: 

Dave Smith Trustee
Whose address is: 1754 Willamette Falls Dr., West Linn, OR 97068

STATE OF OREGON COUNTY OF CLACKAMAS
This instrument was acknowledged before me on 10 / 31 /2024 (MM/DD/YYYY) by Dave Smith.
He/she/they is (are) personally known to me.


Notary Public - State of OREGON
Commission Expires: 01.03.2027



Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
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