

**2024-010138**

**Klamath County, Oregon**

**11/21/2024 10:39:01 AM**

**Fee: \$92.00**

**AFTER RECORDING, RETURN TO:**

First American Title Insurance Company

1795 International Way

Idaho Falls, ID 83402

Reference Number: 891016823 59015



**SUBSTITUTION OF TRUSTEE**

The undersigned Umpqua Bank FKA Sterling Savings Bank, the beneficiary, under that certain Deed of Trust described below does hereby appoint, First American Title Insurance Company as successor Trustee under the below described Trust Deed.

Said Deed of Trust dated 6/30/2004 executed by David Harold Panossian and Teresa Roleen Panossian as tenants by the entirety, Trustor, for the benefit of Umpqua Bank FKA Sterling Savings Bank, Original Beneficiary, and recorded on 06/30/2004 in Book M04 at Page 43062 as Instrument No n/a RE-RECORDED DEED OF TRUST WITH VOL M04 PG 50968-74 RECORDED ON 08/03/2004, in the Office of the Recorder for Klamath County, State of Oregon and cover real property situated in said county described as follows:

Tax ID: R-3809-020BD-04400-000, R3809-020BD-04300-000, R3809-020BD-4500-000, R3809-020BD-4200-0U4, R389-020BD-04300-0U3

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on 11/21/2024.

Umpqua Bank FKA Sterling Savings Bank

A handwritten signature in dark ink, appearing to read "Jeffrey Osgood", written over a horizontal line.

By  
Jeffrey Osgood, Vice President

State of Idaho                                 )  
County of Bonneville                         )

On 11/21/2024, before me, Tawnya Rainey, personally appeared Jeffrey Osgood, personally known to me and who acknowledged to be the Vice President for Umpqua Bank FKA Sterling Savings Bank and that as such officer, being authorized so to do, signed on behalf of the corporation and acknowledged that the corporation executed the same.

*Tawnya Rainey*

Tawnya Rainey  
Notary Public  
Comm. Expires: 5/5/2026

