



Recording Requested By:  
Home Loan Investment Bank

03/18/2025 02:14:26 PM Fee: \$92.00

When Recorded Return To:  
  
Chris Carroll and Kristy Carroll  
146622 Gracies Rd  
Gilchrist, OR 97737

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**  
Home Loan Investment Bank, FSB#: 9820333218 "Carroll" Klamath, Oregon

Shoreham Bank FKA Home Loan Investment Bank, FSB is the present Beneficiary of that certain Deed of Trust, Dated: 08-28-2019 made by Chris Carroll and Kristy Carroll as the original Grantor(s), to Home Loan Investment Bank, as the original Trustee, for the benefit of Home Loan Investment Bank, FSB, as the original beneficiary, which Deed of Trust was recorded on 08-30-2019 as Instrument No.: 2019-009960, Book/Reel/Liber: 0, Page/Folio: 0 , in the official records of Klamath County, Oregon

Property Address: 146622 Gracies Rd, Gilchrist, OR 97737

Shoreham Bank FKA Home Loan Investment Bank, FSB HEREBY SUBSTITUTES First National Title & Escrow, Trustee in lieu of the above named Trustee under said Deed of Trust.

First National Title & Escrow hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present 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 Beneficiary and First National Title & Escrow have caused these presents to be executed by their duly authorized officers on the dates below written.  
Shoreham Bank FKA Home Loan Investment Bank, FSB  
On 1/31/2025  
By First National Title & Escrow as Trustee  
On 2/17/2025

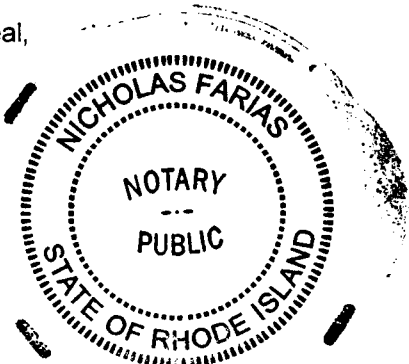
By: [Signature]  
Eric B Rose

By: [Signature]  
Stephen Ratti, President + CEO

STATE OF R.I.  
COUNTY OF Kent

On 1/31/2025, before me, Nicholas Farias a Notary Public in and for Kent County in the State of R.I., personally appeared Eric B Rose of Shoreham Bank FKA Home Loan Investment Bank, FSB, 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,  
[Signature]  
EXP: 4/7/2026



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF RI  
COUNTY OF Kent

On 2/7/2025, before me, Alexander Joyal, a Notary Public in and for  
Kent County in the State of RI, personally appeared Stephen Patti, 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,

