

AFTER RECORDING, RETURN TO:

First American Title Insurance Company
1795 International Way
Idaho Falls, ID 83402
Reference Number: 996242707-50307



SUBSTITUTION OF TRUSTEE

The undersigned Umpqua 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 11/15/2016 executed by Thomas B. Padgett and Melinda K. Padgett Husband and Wife, Trustor, for the benefit of Umpqua Bank, Original Beneficiary, and recorded on 11/18/2016 in Book n/a at Page n/a as Instrument No 2016-012347, 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: R533907

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on 3/27/2025.

Umpqua Bank

By *Tiffany Jo Williams*

Tiffany Jo Williams, Vice President

State of Idaho)

County of Bonneville)

On 3/27/2025, before me, Tawnya Rainey, personally appeared Tiffany Jo Williams, personally known to me and who acknowledged to be the Vice President for Umpqua 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

