



00340641202500026410020022

04/11/2025 10:40:03 AM

Fee: \$92.00

WHEN RECORDED, MAIL TO:

Banner Bank  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, **TERRY R ETTERS AND DEBORAH A ETTERS** whose address is Po Box 954 Klamath Falls, OR 97601 was the original Trustor, **AMERITITLE** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 11/27/2017 in **KLAMATH** County, **Oregon**, under **Recording # 2017-013626**, recorded on 11/28/2017.

Property is commonly known as: 1757 & 1759 SHAWNA CT, KLAMATH FALLS, OR 97603.

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 3/26/2025 (MM/DD/YYYY)

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

By:   
**Susan Hicks 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

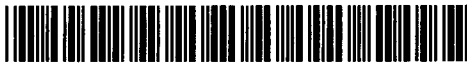
The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization on 3/26/2025 (MM/DD/YYYY), by Susan Hicks as VICE PRESIDENT of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, 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.

  
Vicky McCoy  
Notary Public - STATE OF FLORIDA  
Commission Expires: 12/18/2026



VICKY MCCOY  
NOTARY PUBLIC  
STATE OF FLORIDA  
COMM# HH 328470  
EXPIRES: 12/18/2026

Document Prepared By: **Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152**  
BANRC 444123803 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)  
MORTGAGE MIN 100167900009705458 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T262503-10:52:23 [C-1] RCNOR1



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 from the designated nominee 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 04 / 04 /2025 (MM/DD/YYYY)

By: \_\_\_\_\_

**Dave Smith Trustee**

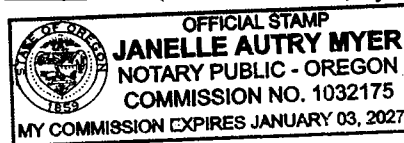
Whose address is: 1754 Willamette Falls Dr., West Linn, OR 97068

STATE OF OREGON COUNTY OF CLACKAMAS

This instrument was acknowledged before me on 04 / 04 /2025 (MM/DD/YYYY) by Dave Smith.  
He/she/they is (are) personally known to me.

sk  
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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