

WHEN RECORDED, MAIL TO:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 8201752150

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ZACHARY R CARDOZA, AND JANESEA L CARDOZA whose address is 2205 OREGON AVE KLAMATH FALLS, OR 97601 was the original Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 04/22/2022 in KLAMATH County, Oregon, under Recording # 2022-005192, recorded on 04/25/2022.

Property is commonly known as: 2205 OREGON AVE, 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 COVIUS TITLE AGENCY, LLC, as Trustee under said Deed of Trust and directs said COVIUS TITLE AGENCY, LLC to reconvey, without warranty, to the parties entitled thereto the estate now held by the Trustee under said Deed of Trust.

Dated this 29th day of April in the year 2025
PENNYMAC LOAN SERVICES, LLC


KOSTADINA EISELE
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 [X] physical presence or [] online notarization on this 29th day of April in the year 2025, by Kostadina Eisele as VICE PRESIDENT of PENNYMAC LOAN SERVICES, LLC, 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.


SUSAN KLEIN
COMM EXPIRES: 2/28/2029



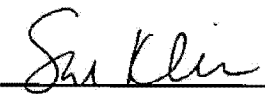
Loan Number 8201752150

COVIUS TITLE AGENCY, LLC, 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 this 29th day of April in the year 2025
COVIUS TITLE AGENCY, LLC


ANGELA PAVAO
VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 29th day of April in the year 2025, by Angela Pavao as VICE PRESIDENT of COVIUS TITLE AGENCY, LLC, 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.


SUSAN KLEIN
COMM EXPIRES: 2/28/2029



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