

Recording Requested By:  
FIFTH THIRD BANK

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FIFTH THIRD BANK  
38 FOUNTAIN SQUARE PLAZA  
MD# 1MOBB1  
CINCINNATI, OH 45273

124473684



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIFTH THIRD BANK#: \*\*\*\*\*0577 "RALSTON" 0037029/MORT 009648811 Klamath, Oregon

MIN #:100656400010966502 MERS Corporate Phone Number: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 01-03-2022 made by CLAIRE B RALSTON as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR AXIA FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 01-11-2022 as Instrument No.: 2022-000405, Book/Reel/Liber: N/A, Page/Folio: N/A, in the official records of Klamath County, Oregon

Property Address: 10759 PREDDY AVE, KLAMATH FALLS, OR 97603

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS HEREBY SUBSTITUTES Kevin P. Moran, Attorney at Law, Trustee in lieu of the above named Trustee under said Deed of Trust.

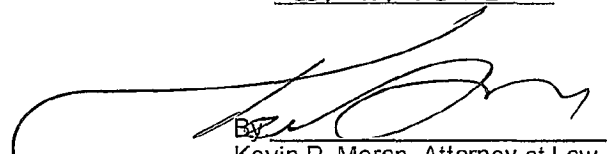
Kevin P. Moran, Attorney at Law hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present nominee for the Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or 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 nominee for the Beneficiary and Kevin P. Moran, Attorney at Law have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
("MERS"), AS DESIGNATED  
NOMINEE FOR AXIA FINANCIAL,  
LLC., BENEFICIARY OF THE  
SECURITY INSTRUMENT, ITS  
SUCCESSORS AND ASSIGNS  
On May 12th, 2025

By Kevin P. Moran, Attorney at  
Law as Trustee  
On 5/15/2025

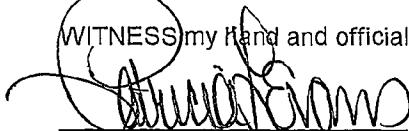
By   
Davonda Jackson, Officer

By   
Kevin P. Moran, Attorney at Law

STATE OF Ohio  
COUNTY OF Hamilton

On May 12th, 2025, before me, Patricia L Evans, a Notary Public in and for Hamilton in the State of Ohio, personally appeared Davonda Jackson, Officer of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AXIA FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, 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,



Patricia L Evans  
Notary Expires: 6/10/2026 #2021-RE-832661



**PATRICIA L. EVANS**  
Notary Public, State of Ohio  
My Commission Expires June 10, 2026

STATE OF Washington  
COUNTY OF Kitsap

On 5/15/2025, before me, Matthew J. Ormerod, a Notary Public in and for Kitsap in the State of Washington, personally appeared Kevin P. Moran, Attorney at Law, 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,



Matthew J. Ormerod  
Notary Expires: 2/14/2026 #170767

