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06/02/2025 01:24:03 PM

Fee: \$92.00

WHEN RECORDED, MAIL TO:
Shellpoint Mortgage Servicing
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, DENISE D FISHER whose address is 10229 WRIGHT AVENUE KLAMATH FALLS, OR 97603 was the original Trustor, FIRST AMERICAN TITLE-OREGON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR AMERICAN FINANCING CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 08/21/2021 in KLAMATH County, Oregon, under Recording # 2021-013056, recorded on 08/26/2021.

Property is commonly known as: 10229 WRIGHT AVENUE, 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 5/20/2025 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCING CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: [Signature]
Lauren Astle 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 5/20/2025 (MM/DD/YYYY), by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCING CORPORATION, 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.

[Signature]
Susan Klein
Notary Public - STATE OF FLORIDA
Commission Expires: 02/28/2029



SUSAN KLEIN
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 009530
EXPIRES: FEB 28, 2029

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
SPTRC 445133964 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100339700006072073 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T192505-09:10:57 [C-1] RCNOR1

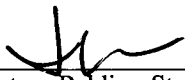


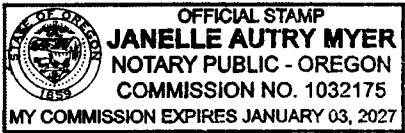
Dave Smith whose address is 1754 Willamette Falls Dr. West Linn, OR 97068, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions 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 05/28/2025 (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 05/28/2025 (MM/DD/YYYY) by Dave Smith.
He/she/they is (are) personally known to me.


Notary Public - State of OREGON
Commission Expires: 01.03.2027



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