



WHEN RECORDED, MAIL TO:
Citizens Bank N.A.
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683



SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Address of Current Beneficiary: 10561 TELEGRAPH ROAD GLEN ALLEN, VA 23059
WHEREAS, SUZANN TUCKER whose address is 4598 E LINDEN ST #744 TOPOCK, AZ 86436 was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON was the original Trustee, and CHARTER ONE BANK was the original Beneficiary under a certain Deed of Trust dated 06/11/2007 in KLAMATH County, Oregon, under Recording # 2007-012101, recorded on 07/06/2007.
Property is commonly known as: 5527 AVALON STREET, 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 5/22/2025 (MM/DD/YYYY)
CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A. F/K/A CITIZENS BANK, N.A. S/B/M TO
CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B F/K/A CHARTER ONE BANK

By: Lauren Astle
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 5/22/2025 (MM/DD/YYYY), by Lauren Astle as VICE PRESIDENT of CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A. F/K/A CITIZENS BANK, N.A. S/B/M TO CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B F/K/A CHARTER ONE BANK, 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.

Aaron Burdick
Aaron Burdick
Notary Public - STATE OF FLORIDA
Commission Expires: 11/22/2028



AARON BURDICK
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 606524
EXPIRES: NOV 22, 2028

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
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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 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 05/30/2025 (MM/DD/YYYY)

By: _____

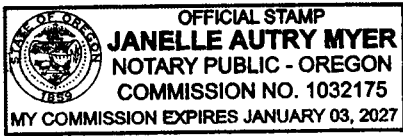
Dave Smith Trustee

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

STATE OF OREGON COUNTY OF CLACKAMAS

This instrument was acknowledged before me on 05/30/2025 (MM/DD/YYYY) by Dave Smith.
He/she/they is (are) personally known to me.

[Signature]
Notary Public - State of OREGON
Commission Expires: 01-03-2027



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