

Recording Requested By:

PHH MORTGAGE CORPORATION

When Recorded Return To:

LIEN RELEASE
PHH MORTGAGE CORPORATION
1661 WORTHINGTON ROAD, SUITE
100, WEST PALM BEACH, FL 33409
Tax Id No: 00R700405

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

PHH MORTGAGE CORPORATION #:548656007644R54 "CHAPMAN" Lender ID:4579 Klamath, Oregon
MIN #: 100037506560076441 SIS #: 1-888-679-6377

Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for GMAC MORTGAGE CORPORATION DBA DITECH.COM beneficiary of the security instrument, its successors and assigns is the present beneficiary of that certain Deed of Trust, Dated: 04/18/2006 made by CHARLES E. CHAPMAN, UNMARRIED as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for GMAC MORTGAGE CORPORATION DBA DITECH.COM beneficiary of the security instrument, its successors and assigns, as the original beneficiary, which Deed of Trust was recorded on 05/22/2006 in Book/Reel/Liber: M06 Page/Folio: 10200 as Instrument No.: N/A , in the official records of Klamath County, Oregon

Property Address: 16043 SPRING COURT, KENO, OR 97627

Legal Description: A PARCEL OF LAND SITUATED IN THE STATE OF OREGON, COUNTY OF KLAMATH, WITH A STREET LOCATION ADDRESS OF 16043 SPRING CT; KENO, OR 97627 CURRENTLY OWNED BY CHARLES E CHAPMAN AND LORENE R CHAPMAN HAVING A TAX IDENTIFICATION NUMBER OF 00R700405 AND FURTHER DESCRIBED AS MISTY MOUNTAIN BLOCK 1 LOT 6 #EM 27461.

Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for GMAC MORTGAGE CORPORATION DBA DITECH.COM beneficiary of the security instrument, its successors and assigns HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE COMPANY hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present 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 beneficiary and FIRST AMERICAN TITLE INSURANCE COMPANY 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 GMAC MORTGAGE CORPORATION DBA DITECH.COM beneficiary of the security instrument, its successors and assigns

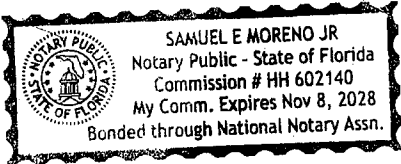
On 05/22/2025
By: [Signature]
Joelly M Carvajal,
Assistant Secretary

By FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee
On 5/30/2025
By: [Signature]
Addison Rice
Vice President

STATE OF Florida
COUNTY OF Palm Beach

On 05/22/2025, before me by means of [x] physical presence or [] online notarization, Samuel E. Moreno Jr., a Notary Public in and for Palm Beach in the State of Florida, personally appeared Joelly M Carvajal, Assistant Secretary of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for GMAC MORTGAGE CORPORATION DBA DITECH.COM 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
[Signature]
Samuel E. Moreno Jr.
Notary Expires: _____



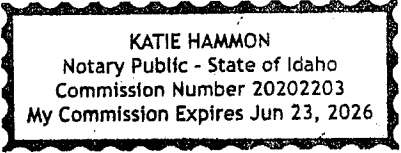
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STATE OF IDAHO
COUNTY OF BONNEVILLE

On 5/30/2025, before me by means of ☒ physical presence or ☐ online notarization, Katie Hammon, a Notary Public in and for Bonneville in the State of Idaho, personally appeared Adrian Rize, Vice President, 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,

Katie Hammon
Katie Hammon
Notary Expires: 6/23/2026 # 20202203



(This area for notarial seal)