WHEN RECORDED, MAIL TO: U.S. Bank C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North Palm Harbor, FL 34683 Loan Number 6800878924

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, SCOTT M. PANTUSO AND CAMILLE D. PANTUSO, AS TENANTS BY THE ENTIRETY whose address is 32938 MOUNTAIN LAKES DR KLAMATH FALLS, OR 97601-8508 was the original Trustor, FIDELITY NATIONAL AGENCY SOLUTIONS was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Tent dated 04/11/0016 in KLAMATH COUNTY OFFICON under Recording # 2016-004121 recorded on of Trust dated 04/11/2016 in KLAMATH County, OREGON, under Recording # 2016-004121, recorded on 04/25/2016

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 U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee under said Deed of Trust and directs said U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION to reconvey, without warranty, to the parties entitled thereto the estate now held by the Trustee under said Deed of Trust

Dated this 30th day of June in the year 2025 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

ß By: Stevle K. Kretz VICE PRESIDENT

STATE OF KENTUCKY COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 30th day of June in the year 2025 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

Starla Brown Notary Public - STATE OF KENTUCKY Commission expires: 11/28/2028 Notary Commission Number: KYNP17928

USRPD 445600624 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 101277600000640044 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T302506-02:36:29 [C-2] RCNOR1

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Loan Number 6800878924

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, 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 this 30th day of June in the year 2025

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION

By: April Ferguson OFFICER

STATE OF KENTUCKY COUNTY OF DAVIESS This foregoing instrument was acknowledged before me on this 30th day of June in the year 2025 by April Ferguson as OFFICER of U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION. He/she/they is (are) personally known to me.

Thomas Mayfield

Notary Public - State of KENTUCKY Commission expires: 09/20/2025

THOMAS MAYFIELD NOTARY PUBLIC STATE AT LARGE KENTUCKY COMMISSION # KYNP35913 MY COMMISSION EXPIRES SEPT. 20, 2025

USRPD 445600624 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 101277600000640044 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T302506-02:36:29 [C-2] RCNOR1

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