

2025-007734

Klamath County, Oregon



00346655202500077340020020

Recording Requested By:
M&T Bank

08/29/2025 11:28:07 AM

Fee: \$97.00

When Recorded Return To:

Lien Release Dept
M&T Bank
7th Floor - Lien Release Dept.
PO BOX 5178
Buffalo, NY 14240

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

M&T Bank#: 0109028258 "JUDD" S71/502 0223860900 0505083040 Klamath, Oregon

MIN #:100052550508304044 MERS Corporate Phone Number: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for X, beneficiary of the security instrument, its successors and assigns is the present nominee for the Beneficiary of that certain Deed of Trust, Dated: 06-05-2019 made by MICHAEL R JUDD as the original Grantor(s), to AMERITITLE, INC, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FLAGSTAR BANK, FSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 06-05-2019 as Instrument No.: 2019-006296, Book/Reel/Liber: N/A, Page/Folio: N/A, in the official records of Klamath County, Oregon

Property Address: 1525 LAKEVIEW AVE, KLAMATH FALLS, OR 97601-6531

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for X, beneficiary of the security instrument, its successors and assigns
HEREBY SUBSTITUTES Dave Smith, the Smith Firm P.C., Trustee in lieu of the above named Trustee under said Deed of Trust.

Dave Smith, the Smith Firm P.C. 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 Dave Smith, the Smith Firm P.C. 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 X, beneficiary of the security instrument, its successors and assigns

By Dave Smith, the Smith Firm P.C. as Trustee
On August 25, 2025

On August 6th, 2025

By:
Susan M. Portis, Assistant Secretary
* Flagstar Bank,
FSB

By:
Dave Smith, The Smith Firm P.C.,
Successor Trustee

STATE OF New York
COUNTY OF Erie

On the 6th day of August in the year 2025 before me, the undersigned, personally appeared Susan M. Portis, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR X, 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 individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

Gloria J. Dishman
Notary Public State of New York
Notary Expires: 4/24/2026 #01DI6040720
Qualified in Erie County

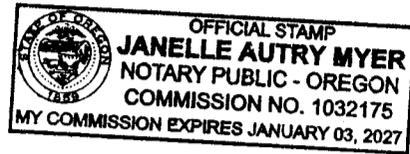
GLORIA J. DISHMAN
NOTARY PUBLIC STATE OF NEW YORK
ERIE COUNTY
LIC. #01DI6040720
COMM. EXP. 04/24/2026

STATE OF OR
COUNTY OF Clackamas

On August 25, 2025, before me, Janelle Autry Myer, a Notary Public in and for Clackamas in the State of OR, personally appeared Dave Smith, The Smith Firm P.C., Trustee, 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]
01-03-2027



Unofficial Copy