



WHEN RECORDED, MAIL TO:

Cenlar FSB
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0200626257

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, WILLIAM DUKE HOLDEN whose address is 9109 MCLAUGHLIN LN KLAMATH FALLS, OR 97601 was the original Trustor, KRISTA L WHITE, ESQ. BISHOP WHITE, MARSHALL & WEIBEL, P.S. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR INDEPENDENCE HOME LOANS LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 11/14/2024 in KLAMATH County, Oregon, under Recording # 2024-010431, recorded on 12/03/2024.

Property is commonly known as: 9109 MCLAUGHLIN LN, KLAMATH FALLS, OR 97601.

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 9/17/2025 (MM/DD/YYYY)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR INDEPENDENCE HOME LOANS LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: K Eisele
Kostadina Eisele 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 physical presence or online notarization on 9/17/2025 (MM/DD/YYYY), by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR INDEPENDENCE HOME LOANS LLC, 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.

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



SUSAN KLEIN
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 609530
EXPIRES: FEB 28, 2029

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
CENRC 446983719 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) UNITED
WHOLESALE MOR MIN 101737410000274008 MERS PHONE 1-888-679-6377 MERS Mailing
Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T132509-11:36:27 [C-1] RCNOR1



Loan Number 0200626257

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 9 / 22 / 2025 (MM/DD/YYYY)

By: [Signature]

Dave Smith Trustee

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

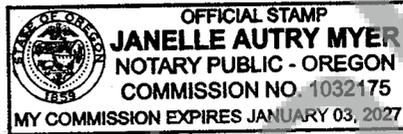
STATE OF OREGON COUNTY OF CLACKAMAS

This instrument was acknowledged before me on 09 / 22 / 2025 (MM/DD/YYYY) by Dave Smith as Trustee. He/she/they is (are) personally known to me.

[Signature]

Notary Public - State of OREGON

Commission Expires: 01-03-2027



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