

When Recorded Mail To:  
Trustee Services, Inc.  
P.O. Box 2980  
Silverdale, WA 98383-2980

Substitution of Trustee & Deed of Reconveyance

TSI No.: R478611G-E

Whereas, the undersigned is the current owner of the beneficial interest secured by that certain Deed of Trust described below and does hereby appoint KEVIN P. MORAN, Attorney at Law, whose address is 3647 NW Byron Street, #200, Silverdale, WA 98383, as Successor Trustee; and

KEVIN P. MORAN, Attorney at Law, hereby accepts said appointment as Successor Trustee and having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey without warranty to the person(s) entitled thereto, all estate now held by it under said Deed of Trust.

Trustor: MEHDI L. GHAVAM AND LORI A. GHAVAM AS TENANTS BY THE ENTIRETY, AS TO THE RIGHT OF USE AND OCCUPANCY UNDER TERM SPECIAL USE PERMIT DATED \*  
Trustee: AMERITITLE-KLAMATH FALLS \*JULY 20TH, 2015  
Original Beneficiary:  
PEOPLE'S BANK OF COMMERCE

Dated : 04/17/2015  
Recorded : 04/21/2015  
Instrument # : 2015-003742  
Book / Reel : N/A  
Page : N/A  
Filed for record in KLAMATH County, State of OREGON  
Dated: 11/06/2025

Re-Recorded : 09/08/2015  
Instrument # : 2015-009926  
Book / Reel : N/A  
Page : N/A

PEOPLE'S BANK OF COMMERCE


  
Matthew J. Ormerod  
Acting Agent

  
KEVIN P. MORAN  
Attorney at Law

State of Washington, County of Kitsap

On 11/06/2025, before me, the undersigned, a Notary Public qualified for said State and County, personally appeared, Matthew J. Ormerod, Acting Agent, of the corporation, and being personally known to me to be the identical individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as a free and voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.

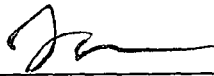
  
Notary Public for the St. of Washington  
Residing at Silverdale, Washington

Notary Public  
State of Washington  
Jill OConnor  
Commission Expires 01/10/2030  
License # 22005302

State of Washington, County of Kitsap

On 11/06/2025, before me, the undersigned, a Notary Public qualified for said State and County, personally appeared, KEVIN P. MORAN, Attorney at Law as Trustee or Successor Trustee, and being personally known to me to be the identical individual described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as a free and voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.

  
Notary Public for the St. of Washington  
Residing at Silverdale, Washington

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