



00349581202500102310020025

11/14/2025 10:32:27 AM

Fee: \$97.00

WHEN RECORDED, MAIL TO:

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

Loan Number 0735504581

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, MICHEAL HOUK AND CRYSTAL MAY HOUK whose address is 3948 BARTLETT AVE KLAMATH FALLS, OR 97603 was the original Trustor, CHICAGO TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 06/27/2024 in KLAMATH County, Oregon, under Recording # 2024-005474, recorded on 06/28/2024.

Property is commonly known as: 3948 BARTLETT AVE, KLAMATH FALLS, OR 97603.

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.

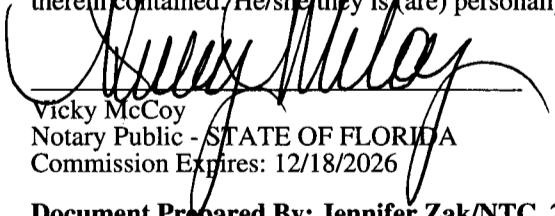
Dated on 11/10/2025 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: 
Michael Philbert 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 [X] physical presence or [] online notarization on 11/13/2025 (MM/DD/YYYY), by Michael Philbert as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, 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.


Vicky McCoy
Notary Public - STATE OF FLORIDA
Commission Expires: 12/18/2026



VICKY MCCOY
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH328470
EXPIRES: 12/18/2026

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
MRCRC 447882447 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)
Lrvetun Min 100350291080563231 MERS Phone 1-888-679-6377 MERS Mailing Address: P.O.
Box 2026, Flint, MI 48501-2026 DOCR T012511-09:03:07 [C-1] RCNOR1

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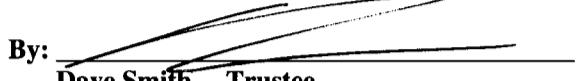


D0119049084

Loan Number 0735504581

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 11/16/2025 (MM/DD/YYYY)

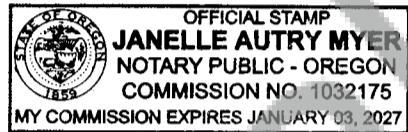
By: 

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 11/16/2025 (MM/DD/YYYY) by Dave Smith as Trustee. He/she/they is (are) personally known to me.


Notary Public - State of OREGON
Commission Expires: 01.03.2027



Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
MRCRC 447882447 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)
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