

2025-010899

Klamath County, Oregon



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12/05/2025 03:21:16 PM

Fee: \$92.00

PREPARED BY :

(800)-669-4268
Ghanshyam Panchal
Dovenmuehle Mortgage Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8924

AFTER RECORDING FORWARD TO :

Dovenmuehle Mortgage Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8924

Dovenmuehle Mortgage, Inc. 1521739175 HOWARD

Lender Id : E30

R4829265

SUBSTITUTION OF TRUSTEE

As of 11/16/2025

DEED OF TRUST REFERENCE:

Dated: 07/01/2024
Recorded: 07/09/2024
Instrument # : 2024005822
Book # : N/A Page # : N/A
Borrower: MATTHEW WAYNE HOWARD AND DENISE MARIE HOWARD, AS TENANTS BY THE ENTIRETY, WHO ACQUIRED TITLE AS, MATTHEW HOWARD AND DENISE HOWARD, AS TENANTS BY THE ENTIRETY.
Property Address: 9440 HILL RD, KLAMATH FALLS OR, 97603
Original Beneficiary: DISCOVER BANK
Trustee: CLEAR RECON CORP
State: Oregon County: KLAMATH
Amount: \$116,000.00

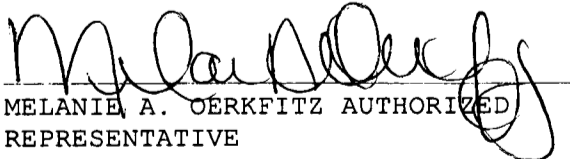
WHEREAS, CAPITAL ONE, NATIONAL ASSOCIATION, S/B/M TO DISCOVER BANK, 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH IL 60047, is the holder of the note or other security agreements secured by the Deed of Trust herein above described.

AS DESCRIBED ON SAID MORTGAGE

NOW THEREFORE, the undersigned hereby substitutes, KEVIN P. MORAN ~~VICE PRESIDENT~~, ATTORNEY AT LAW whose address is 9057 Washington Avenue Nw Silverdale, WA 98383, as Trustee under said Deed of Trust.

CAPITAL ONE, NATIONAL ASSOCIATION, S/B/M TO DISCOVER BANK

By :


MELANIE A. OERKFITZ AUTHORIZED REPRESENTATIVE

STATE OF Illinois
COUNTY OF LAKE

Sworn to and subscribed on 11/16/2025 , before me, HINABEN D PATEL, a Notary Public in and for the County of LAKE, State of Illinois, personally appeared MELANIE A. OERKFITZ AUTHORIZED REPRESENTATIVE of CAPITAL ONE, NATIONAL ASSOCIATION, S/B/M TO DISCOVER BANK, 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.

Hinaben D Patel

HINABEN D PATEL
Notary Expires : 05/11/2029

