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12/19/2025 01:32:32 PM

Fee: \$97.00

WHEN RECORDED, MAIL TO:

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

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Address of Current Beneficiary: 10 S 1st AVE WALLA WALLA, WA 99362

WHEREAS, TERRY RICK ETTERS whose address is 1220 Monclair St Klamath Falls, OR 97601 was the original Trustor, UPF WASHINGTON, INCORPORATED was the original Trustee, and BANNER BANK - MEDFORD - MCANDREWS BRANCH was the original Beneficiary under a certain Deed of Trust dated 08/12/2022 in KLAMATH County, Oregon, under Recording # 2022-010214, recorded on 08/23/2022.

Property is commonly known as: 1220 Monclair St, 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 12/19 /2025 (MM/DD/YYYY)
BANNER BANK

By: Cecelia Mansfield
Cecelia Mansfield 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 12/19 /2025 (MM/DD/YYYY), by Cecelia Mansfield as VICE PRESIDENT of BANNER BANK, 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.

Aaron Burdick
Aaron Burdick
Notary Public - STATE OF FLORIDA
Commission Expires: 11/22/2028



AARON BURDICK
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 606524
EXPIRES: NOV 22, 2028

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
BANRC 444270561 CONSUMER (R) DOCR T082512-10:51:38 [C-2] RCNOR1



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 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 12/12/2025 (MM/DD/YYYY)

By: [Signature]

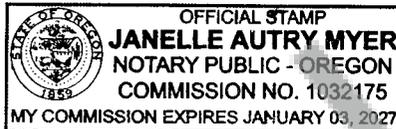
Dave Smith Trustee

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

STATE OF OREGON COUNTY OF CLACKAMAS

This instrument was acknowledged before me on 12/12/2025 (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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