



00351031202500114950020027

12/24/2025 11:19:11 AM

Fee: \$97.00

WHEN RECORDED, MAIL TO:  
Cenlar FSB  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 0197249865

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, LORI ANN PETTIGREW whose address is 5304 SUMMIT STREET KLAMATH FALLS, OR 97603-8577 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 UNITED WHOLESALE MORTGAGE, 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 05/07/2025 in KLAMATH County, Oregon, under Recording # 2025-003525, recorded on 05/12/2025.

Property is commonly known as: 5304 SUMMIT ST, 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 12/11/2025 (MM/DD/YYYY)  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By:   
Alan Baker 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 12/11/2025 (MM/DD/YYYY), by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UNITED WHOLESALE MORTGAGE, 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  
Notary Public - STATE OF FLORIDA  
Commission Expires: 02/28/2029



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

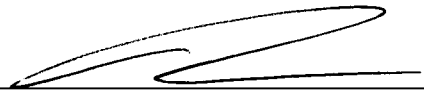
Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
CENRC 448667677 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) UNITED WHOLESALE MOR MIN 100032412252496275 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T052512-07:40:08 [C-1] RCNOR1



Loan Number 0197249865

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 12/16/2025 (MM/DD/YYYY)

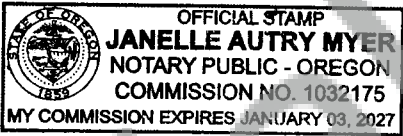
By: 

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 12/16/2025 (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  
CENRC 448667677 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) UNITED  
WHOLESALE MOR MIN 100032412252496275 MERS PHONE 1-888-679-6377 MERS Mailing  
Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T052512-07:40:08 [C-1] RCNOR1

PAGE (2 of 2)



\*D0120250270\*

Unofficial Copy