

2026-000787

Klamath County, Oregon



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01/26/2026 01:01:05 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. 1521810778 WARREN

Lender Id : E30

SUBSTITUTION OF TRUSTEE

24910726

As of 01/05/2026

DEED OF TRUST REFERENCE:

Dated: 08/07/2024

Recorded: 08/20/2024

Instrument # : 2024007285

Book # : N/A Page # : N/A

Borrower: KIMBERLY WARREN

Property Address: 8512 HIGHWAY 39, KLAMATH FALLS OR, 97603

Original Beneficiary: DISCOVER BANK

Trustee: CLEAR RECON CORP

State: Oregon County: KLAMATH

Amount: \$135,000.00

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.

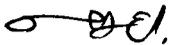
CAPITAL ONE, NATIONAL ASSOCIATION, S/B/M TO
DISCOVER BANK

By :

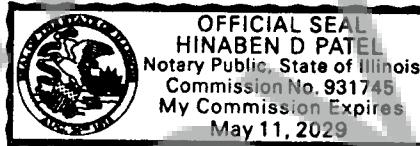

MELANIE A. OERKFITZ AUTHORIZED
REPRESENTATIVE

STATE OF Illinois
COUNTY OF LAKE

Sworn to and subscribed on 01/05/2026 , 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
Notary Expires : 05/11/2029



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