

Record and Return To:
Live Oak Banking Company
1741 Tiburon Drive
Wilmington, NC 28403

2026-000877
Klamath County, Oregon
01/29/2026 09:37:01 AM
Fee: \$102.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **KATIE DEARING and TYLER DEARING, as Tenants by the Entirety** was the original Trustor under that certain Deed of Trust of the Official Records of **Klamath County, OR;**

WHEREAS, the undersigned, **Live Oak Banking Company,** as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new trustee, **Kevin P Moran, Attorney at Law** as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by trustee under said Deed of Trust.

Original Trustee: **AMERITITLE INC.**
Original Beneficiary: **Live Oak Banking Company**

Dated: **06/17/2024** Recorded: **06/26/2024** Instrument: **2024-005141** in **Klamath County, OR**
Property Address: **1051 Vine Maple Road, Klamath Falls, Oregon 97601**

Legal: **See attached Exhibit A**

This discharge is solely for the purpose of releasing the real property described above from the lien created by the mortgage/deed of trust and is not a release of the obligation under the Note as said obligation has not been fully paid.

Date: **01/28/2026.**

Current Beneficiary:
Live Oak Banking Company

By: 
Name: **Ashton Leggett**
Title: **Modification Paralegal**

STATE OF **North Carolina** }
COUNTY OF **New Hanover** } S.S.

On **01/28/2026,** before me, **Amanda S Oakley-Moore,** Notary Public, personally appeared **Ashton Leggett, Modification Paralegal of Live Oak Banking Company,** personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.


Notary Public: **Amanda S Oakley-Moore**
My Commission Expires: **05/26/2030**
Commission #: **202515000203**

*Signed and
Notarized
electronically
using CSC*

Amanda S Oakley-Moore
Electronic Notary Public
New Hanover Co., North Carolina
My Commission Expires 05-26-2030

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by the undersigned effective 1/29/2026

Kevin P. Moran, Trustee

By: 
Name: Kevin P. Moran
Title: Attorney at Law

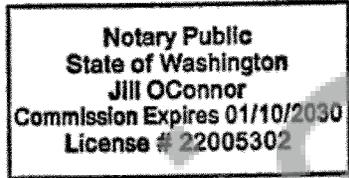
State of WA
County of Kitsap

On 1/29/2026 before me, Jill OConnor, Notary Public, personally appeared Kevin P. Moran, Attorney at Law of Kevin P. Moran, Trustee, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity on behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public: Jill OConnor
My commission expires: 01/10/2030



Commission #: 22005302

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EXHIBIT A

Lot 152, Tract 1496, Ridgewater Subdivision Phase 1, 1st Addition, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Together with private road known as Bailey Mountain Road as shown on the recorded plat of Tract 1496 Ridgewater Subdivision, Phase 1, 1st Addition.

Also together with an easement for public utility and incidental purposes recorded January 26, 2007 in Volume 2007 Page 001436, Records of Klamath County, Oregon.

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