

**Record and Return To:**  
Banner Bank - Commercial Loan  
Servicing  
110 S. Ferrall St.  
Spokane, WA 99202

**2026-000879**  
Klamath County, Oregon  
01/29/2026 10:28:01 AM  
Fee: \$97.00

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE OF DEED OF TRUST**

WHEREAS, **Daniel Eddy as Trustee of the of Eddy Living Trust** was the original Trustor/Borrower, **AmeriTitle** was the original Trustee, and **PremierWest Bank** was the original Beneficiary under that certain Deed of Trust, described below:

Dated: **12/08/2008** Recorded: **01/16/2009** Instrument: **2009-000539** in **Klamath County, OR**

WHEREAS **Banner Bank, successor in interest to PremierWest Bank**, the "Grantor", is the present Beneficiary under said Deed of Trust, and WHEREAS, the Grantor desires to substitute a new Trustee under said instrument in place and instead of said original Trustee thereunder.

**NOW THEREFORE**, the Grantor hereby **substitutes Kevin P. Moran, Attorney at Law, whose address is 3647 NW Byron Street, #200, Silverdale, WA 98383.**

**Kevin P. Moran, Attorney at Law**, successor trustee, authorized to conduct business in the state and having been requested by the holder of the obligation secured by the instrument identified above to reconvey the estate granted to the Trustee under said instrument does hereby reconvey, release and remise to the person or persons legally entitled thereto, all the estate, title and interest acquired by Trustee under said instrument as described above.

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by each of the undersigned on **01/28/2026.**

Current Beneficiary:  
**Banner Bank, successor in interest to PremierWest Bank**

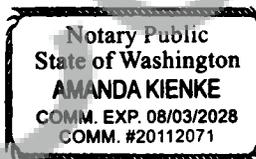
By:   
Name: **Natalie Poiesz**  
Title: **Senior Vice President**

STATE OF **Washington** } S.S.  
COUNTY OF **Spokane**

On **01/28/2026**, before me, **Amanda Kienke**, Notary Public, personally appeared **Natalie Poiesz, Senior Vice President of Banner Bank, successor in interest to PremierWest Bank**, 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 Kienke**  
My Commission Expires: **08/03/2028**  
Commission #: **20112071**



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

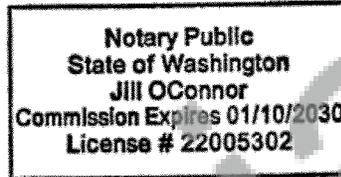
On 1/29/2026 before me, Jill OConnor, Notary Public, personally appeared Kevin P. Moran, Attorney at Law of Kevin P. Moran, Trustee, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the 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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