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02/06/2026 10:52:00 AM

Fee: \$97.00

WHEN RECORDED, MAIL TO:
RoundPoint Mortgage Servicing LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

Reference #: 2016368611

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, **KENNETH F. TAYLOR AND BRENDA S. TAYLOR** whose address is 1829 LANCASTER AVE KLAMATH FALLS, OR 97601 was the original Trustor, **AMERITITLE, INC.** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BCK CAPITAL INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** was the designated nominee of the original beneficiary under that certain Deed of Trust dated 07/16/2019 in **KLAMATH** County, **Oregon**, under **Recording # 2019-007984**, recorded on 07/16/2019.

Property is commonly known as: 1829 LANCASTER AVE, KLAMATH FALLS, OR 97601-2141.

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 1/21/2026 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BCK CAPITAL INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: K Kostadina Eisele
Kostadina Eisele 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 1/21/2026 (MM/DD/YYYY), by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BCK CAPITAL INC, 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.

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

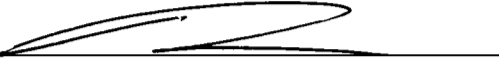
Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
RPMLR 449203303 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100052550510502189 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T202601-04:40:51 [C-1] RCNOR1



Reference #: 2016368611

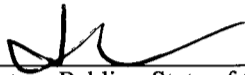
Dave Smith whose address is 1754 Willamette Falls Dr. West Linn, OR 97068, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions 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.

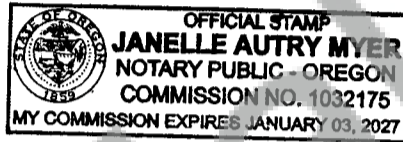
Dated on 1 / 28 / 20 26 (MM/DD/YYYY)

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 01 / 28 / 20 26 (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
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