

2026-001404  
Klamath County, Oregon  
02/13/2026 11:43:02 AM  
Fee: \$87.00

AFTER RECORDING, RETURN TO:  
First American Title Insurance Company  
1795 International Way  
Idaho Falls, ID 83402  
Reference Number: 996804464 50307



**SUBSTITUTION OF TRUSTEE**

The undersigned Columbia Bank fka Umpqua Bank, the beneficiary, under that certain Deed of Trust described below does hereby appoint, First American Title Insurance Company as successor Trustee under the below described Trust Deed.

Said Deed of Trust dated 04/04/2022 executed by Tana M. Lerma and Patricio H. Lerma As Tenants By The Entirety, Trustor, for the benefit of Columbia Bank fka Umpqua Bank, Original Beneficiary, and recorded on 04/11/2022 in Book n/a at Page n/a as Instrument No 2022-004546 , in the Office of the Recorder for Klamath County, State of Oregon and cover real property situated in said county described as follows:

Tax ID: 443559

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on 2/13/2026.

Columbia Bank fka Umpqua Bank

By  
Tiphany Jo Williams, Vice President

State of Idaho )  
County of Bonneville )

On 2/13/2026, before me, Tawnya Rainey, personally appeared Tiphany Jo Williams, personally known to me and who acknowledged to be the Vice President for Columbia Bank fka Umpqua Bank and that as such officer, being authorized so to do, signed on behalf of the corporation and acknowledged that the corporation executed the same.

Tawnya Rainey  
Notary Public  
Comm. Expires: 5/5/2026

