



WHEN RECORDED, MAIL TO:

LoanCare, LLC  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683

Loan Number 0012844569  
PLS ID 109  
Investor ID 6DQ

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, GREG VAN RIPER AND ANNETTE VAN RIPER whose address is 332 FRONT ST KLAMATH FALLS, OR 97601 was the original Trustor, AMERI-TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 10/22/2014 in KLAMATH County, Oregon, under Recording # 2014-011260, recorded on 10/27/2014.

Property is commonly known as: 332 FRONT STREET, KLAMATH FALLS, OR 97601.

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 02/04/2026 (MM/DD/YYYY)  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: Cecelia Mansfield  
Cecelia Mansfield 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 [X] physical presence or [ ] online notarization on 02/04/2026 (MM/DD/YYYY), by Cecelia Mansfield as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANC OF CALIFORNIA, NATIONAL ASSOCIATION, DBA BANC HOME LOANS, 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

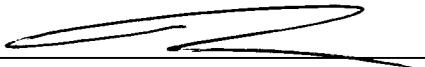
Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
LC002 449504384 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100071200020482723 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T292601-08:19:40 [C-1] RCNOR1



Loan Number 0012844569  
PLS ID 109  
Investor ID 6DQ

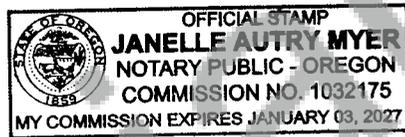
Dave Smith whose address is 1754 Willamette Falls Dr. West Linn, OR 97068, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request from the designated nominee of the present Beneficiary and in accordance with the provisions 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 2/12/2026 (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 02/12/2026 (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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