

WHEN RECORDED, MAIL TO:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683
Loan Number 7016694414

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, RYAN WILCOX AND JAHZLENE WILCOX whose address is 7818 HIGHWAY 39 KLAMATH FALLS, OR 97603 was the original Trustor, FIDELITY NATIONAL TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original beneficiary under that certain Deed of Trust dated 06/09/2023 in KLAMATH County, Oregon, under Recording # 2023-004617, recorded on 06/15/2023.

Property is commonly known as: 7818 HIGHWAY 39, KLAMATH FALLS, OR 97603.


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 COVIUS TITLE AGENCY, LLC, as Trustee under said Deed of Trust and directs said COVIUS TITLE AGENCY, LLC to reconvey, without warranty, to the parties entitled thereto the estate now held by the Trustee under said Deed of Trust.

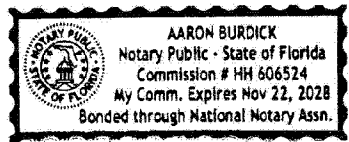
Dated this 20th day of February in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


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 physical presence or online notarization on this 20th day of February in the year 2026, by Cecelia Mansfield as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, 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
COMM EXPIRES: 11/22/2028



PNMRC 449894232 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100715970018746428 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T202602-08:39:49 [C-1] ERCNOR1



Loan Number 7016694414

COVIUS TITLE AGENCY, LLC, 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 this 20th day of February in the year 2026
COVIUS TITLE AGENCY, LLC



LAUREN ASTLE
VICE PRESIDENT

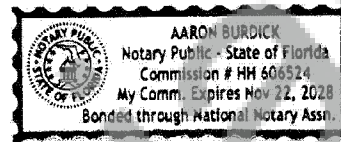
STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of physical presence or online notarization on this 20th day of February in the year 2026, by Lauren Astle as VICE PRESIDENT of COVIUS TITLE AGENCY, LLC, 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

COMM EXPIRES: 11/22/2028



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