



00355154202600033130020023

04/15/2026 12:50:53 PM

Fee: \$97.00

WHEN RECORDED, MAIL TO:

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

Loan Number 0733466569

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

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

WHEREAS, JOSEPH A KOVACIC whose address is 7102 QUAKERTOWN AVENUE WINNETKA, CA 91306 was the original Trustor, AMERITITLE, LLC was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR SUMMIT FUNDING, 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 05/02/2024 in KLAMATH County, Oregon, under Recording # 2024-003813, recorded on 05/15/2024.

Property is commonly known as: 4437 SYCAMORE DRIVE, 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 **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 3/31/2026 (MM/DD/YYYY)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR SUMMIT FUNDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


By: *Alan Baker*
Alan Baker 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 3/31/2026 (MM/DD/YYYY), by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR SUMMIT FUNDING, 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.

Susan Klein
Susan Klein
Notary Public - STATE OF FLORIDA
Commission Expires: 02/28/2029

 SUSAN KLEIN
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 609530
EXPIRES: FEB 28, 2029

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
NSMRC 450852402 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100241106116443955 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T302603-06:22:23 [C-1] RCNOR1



Loan Number 0733466569

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 04/10/2026 (MM/DD/YYYY)

By:

[Signature]
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 04/10/2026 (MM/DD/YYYY) by Dave Smith as Trustee. He/she/they is (are) personally known to me.

[Signature]
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
NSMRC 450852402 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
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