

**Record and Return To:**  
Live Oak Banking Company  
1741 Tiburon Drive  
Wilmington, NC 28403

Drafted By: **Julia Ogden**

**2026-004831**  
Klamath County, Oregon  
06/01/2026 10:59:02 AM  
Fee: \$97.00

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, **TYLER EDWARD DEARING AND KATIE E. DEARING, AS TENANTS BY THE ENTIRETY** was the original Trustor under that certain Deed of Trust of the Official Records of **Klamath County, OR;**

WHEREAS, the undersigned, **Live Oak Banking Company 1741 Tiburon Drive, Wilmington, NC 28403,** as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new trustee, **Kevin P Moran, Attorney at Law** as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by trustee under said Deed of Trust.

Original Trustee: **AMERITITLE INC.**

Original Beneficiary: **Live Oak Banking Company**

Dated: **09/25/2025** Recorded: **10/22/2025** Instrument: **2025-009431** in **Klamath County, OR** Loan Amount: **\$1,850,000.00**

Property Address: **2839 Glacier Drive, Klamath Falls, Oregon 97603**

Legal: **Lot 10 of Hidden Valley, Phase 1, Tract 1533, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.**

This discharge is solely for the purpose of releasing the real property described above from the lien created by the mortgage/deed of trust and is not a release of the obligation under the Note as said obligation has not been fully paid.

Date: **05/21/2026.**

Current Beneficiary:

**Live Oak Banking Company**

By: 

Name: **Amanda S Oakley-Moore**

Title: **Authorized Signer**

STATE OF **North Carolina** } S.S.  
COUNTY OF **New Hanover** }

On **05/21/2026**, before me, **Julia E Ogden**, Notary Public, personally appeared **Amanda S Oakley-Moore** . **Authorized Signer** of **Live Oak Banking Company**, personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.




Notary Public: **Julia E Ogden**  
My Commission Expires: **07/30/2028**  
Commission #: **202321500061**

*Signed and  
Notarized  
electronically  
using CSC*

**Julia E Ogden**  
**Electronic Notary Public**  
**Wake Co., North Carolina**  
**My Commission Expires July 30, 2028**

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by the undersigned effective 6/1/2026

Kevin P. Moran, Trustee

By:   
Name: Kevin P. Moran  
Title: Attorney at Law

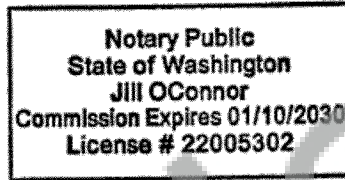
State of WA  
County of Kitsap

On 6/1/2026 before me, Jill OConnor, Notary Public, personally appeared Kevin P. Moran, Attorney at Law of Kevin P. Moran, Trustee, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity on behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public: Jill OConnor  
My commission expires: 01/10/2030



Commission #: 22005302

Unofficial Copy