

RELEASE PREPARED BY AND  
AFTER RECORDING RETURN TO:

**DocSolutionUSA**

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2316 Southmore  
Pasadena, TX 77502  
713-941-4928  
PHHFD/ROL  
88060329270788-ER  
\*2057064\*  
MIN: 100071300010244131

MERS Telephone No. 1-888-679-6377

**STATE OF OREGON  
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS beneficiary of the security instrument, its successors and assigns, ITS SUCCESSORS AND ASSIGNS, the current holder of the obligations secured by that certain Deed of Trust, described below does hereby substitute Kevin P Moran, Attorney at Law, whose address is 9057 Washington Avenue NW, Silverdale, WA 98383 as trustee in lieu of the named Trustee under said Deed of Trust. Kevin P. Moran hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Beneficiary and Holder, does hereby reconvey without warranty to the person(s) legally entitled thereto, all estate now held by it under said Deed of Trust.

Trustor: KAREN A. RUIZ, of the deed of trust, and any trustor or successor in interest on whose behalf payment was made

Original Trustee: HARTFORD ESCROW INC., A CALIFORNIA CORPORATION

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, its successors and assigns

Dated: 12/21/2011

Amount: \$92,000.00

Recorded: 12/27/2011 in KLAMATH County, State of Oregon as Instrument or Auditor No. 2011-014201

DATE: 29 day of May, 2026

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS beneficiary of the security instrument, its successors and assigns

BY: 

NAME: CAROL CRISWELL  
TITLE: ASSISTANT SECRETARY

STATE OF TEXAS

COUNTY OF HARRIS

Before me, the undersigned, a Notary Public on this day personally appeared CAROL CRISWELL, ASSISTANT SECRETARY, known to me (or proved to me on the oath of \_\_\_\_\_), to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that the same was the act of the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS beneficiary of the security instrument, its successors and assigns, a corporation, and that he/she had executed the same as the act of such corporation for the purpose and consideration therein expressed, and in the capacity therein stated.

Given under my hand and seal of office, this 29 day of May, A.D. 2026

  
NOTARY PUBLIC, STATE OF TEXAS

TSI # : R514083G  
2057064  
Loan #: 0603292707

Kevin P. Moran, Attorney at Law

[Redacted Signature]

Kevin P. Moran  
Attorney at Law (Successor Trustee)

State of Washington  
County of Kitsap

On 06/01/2026, before me, Jill OConnor, a Notary Public qualified for said County, personally came Kevin P. Moran, Attorney at Law known to be the identical person who executed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed for the uses and purposed therein mentioned.

Witness my hand and official seal,

[Redacted Signature]

Jill OConnor  
Notary Public in and for  
the State of Washington  
Commission Lic# 22005302  
Commission Expires# 01/10/2030

Notary Public  
State of Washington  
Jill OConnor  
Commission Expires 01/10/2030  
License # 22005302

DocSolutionUSA, LLC, d/b/a DocSolution, Inc., did not prepare a title search of the Property described in the document below. The Preparer of this document makes no representation as to the status and validity of, including, but not limited to, the title, loan history, boundary survey, property use, or zoning regulations of the Property assigned, transferred, conveyed, released, or any other disposition of the Property. Information herein was provided to the Preparer by Grantor/ Grantee and / or their Agent and prepared according to their request.