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ORST2-4 12/09/02

Document Prepared by:  
**Eric Wallen**  
When recorded return to:  
**Navy Federal Credit Union**  
**P. O. Box 3305**  
**Merrifield, VA 22119-3305**  
**Attn: Mortgage Servicing - Payoff Dept.**

Loan #: **8009088926**  
Investor Loan #: **1677788953**  
PIN/Tax ID #: **R187880**  
Property Address:  
**1945 DEL MORO STREET**  
**KLAMATH FALLS, OR 97601-**

003100

Vol M03 Page 46213

State of Oregon, County of Klamath  
Recorded 07/03/2003 1:04 p.m.  
Vol M03 Pg 46213  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

**Krista L. White** is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Trustor(s): **KIM C VERMILYA ,**  
Original Beneficiary: **NAVY FEDERAL CREDIT UNION**  
Original Trustee **Amerititle**

Loan Amount: \$ **80,000.00** Date of Deed of Trust: **07/06/2001**

Date Recorded: **07/11/2001** Book: **M01** Page: **33741** Instrument #

and recorded in **KLAMATH** County, State of **Oregon** in the records affecting Real Property and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of **02/19/2003**.

**NAVY FEDERAL CREDIT UNION,**



*Susan R. Hansen*

Susan R. Hansen  
Assistant Treasurer

*Latisa M. Head*

Latisa M. Head  
Vice President



State of VA

County of FAIRFAX

On this date of **02/19/2003**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Susan R. Hansen** and **Latisa M. Head**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Treasurer** and **Vice President** respectively of **NAVY FEDERAL CREDIT UNION, ,** and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

*Lois L. Herr*

Notary Public: **Lois L. Herr**  
My Commission Expires **01/31/2004**



21K