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ORSTDR-4 03/09/03

Vol M03 Page 49290

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

State of Oregon, County of Klamath  
Recorded 07/15/2003 3:10 p m.  
Vol M03 Pg 49290  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

Loan #: 8008959481  
Investor Loan #:  
PIN/Tax ID #: 5548.21  
Property Address:  
4428 BARRY AVENUE  
KLAMATH FALLS, OR 97603-

This Space for Recorder's Use Only

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,  
WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;  
NOW THEREFORE, NAVY FEDERAL CREDIT UNION, , , whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint ASPEN TITLE & ESCROW INC as successor Trustee; and,  
WHEREAS, ASPEN TITLE & ESCROW INC under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Grantor(s): MAURICE C WALKER , AND JUANITA WALKER HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Krista L. White

Loan Amount: \$ 38,700.00

Date of Deed of Trust: 03/13/2001

Date Recorded: 04/17/2001

Book: M-01

Page: 16298

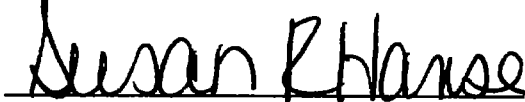
Instrument Number:

and recorded in the records of KLAMATH County, State of Oregon, 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 7/2/03.

ASPEN TITLE & ESCROW INC

NAVY FEDERAL CREDIT UNION,



Susan R. Hansen  
Assistant Treasurer  
State of VA  
County of FAIRFAX

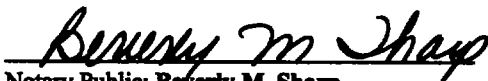


  
Mary E. McCreary  
Assistant Treasurer



On this date of 7/2/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Mary E. McCreary and Susan R. Hansen, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer of NAVY FEDERAL CREDIT UNION, , and ASPEN TITLE & ESCROW INC respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations or business entities, and that said corporations or business entities 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.



Notary Public: Beverly M. Sharp  
My Commission Expires: 06/30/2004



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