

04MOR 12 PM 10:12

ORST2-4 12/09/02

Document Prepared by:
Patsy Lowe
When recorded return to:
SHANE SPIKER
PO BOX 407
BONANZA, OR 97623

Vol M04 Page 14193

Loan #: 8006449246
Investor Loan #: 0006449240
PIN/Tax ID #: 3911-10BC-3000
Property Address:
31661 KLAMATH STREET
BONANZA, OR 97623-0000

State of Oregon, County of Klamath
Recorded 03/12/2004 10:12 AM
Vol M04 Pg 14193
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

1st 250323

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): SHANE SPIKER, A SINGLE PERSON
Original Beneficiary: NAVY FEDERAL CREDIT UNION
Original Trustee: Aspen Title & Escrow, Inc.

Loan Amount: \$ 55,550.00 Date of Deed of Trust: 02/01/1999

Date Recorded: 02/04/1999 Book: M99 Page: 4143

Instrument #: 74151

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 12/15/03.

NAVY FEDERAL CREDIT UNION,

Susan R. Hansen

Susan R. Hansen
Assistant Treasurer



Latissa M. Head

Latissa M. Head
Vice President

State of VA

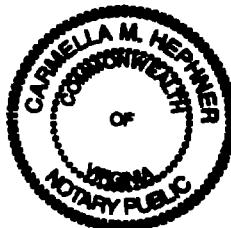
County of FAIRFAX

On this date of 12/15/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Susan R. Hansen and Latissa 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.

Carmella M. Hephner

Notary Public: Carmella M. Hephner
My Commission Expires: 06/30/2004



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