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ORST2-4 12/09/02

Document Prepared by:
Patsy Lowe
When recorded return to:
KIM C VERMILYA
1945 DEL MORO STREET
KLAMATH FALLS, OR 97601

Loan #: 8010178526
Investor Loan #: 1684878954
PIN/Tax ID #: 3809-028BB-08500-000
Property Address:
1945 DEL MORO STREET
KLAMATH FALLS, OR 97601-

Coy-133

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State of Oregon, County of Klamath
Recorded 08/30/04 11:58 a m
Vol M04 Pg 57342
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

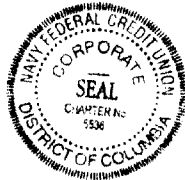
Krista L. White is hereby appointed successor Trustee under that certain Deed of Trust described below.

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: 12/09/2002

Date Recorded: 12/18/2002 Book: M02 Page: 73977 Instrument #: 0

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 06/24/2004.



NAVY FEDERAL CREDIT UNION

Delana R. Newman
Assistant Treasurer

Charles A. Mashinski
Assistant Treasurer



State of VA

County of FAIRFAX

On this date of 06/24/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman and Charles A. Mashinski, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer 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.

Notary Public: Patricia C. Lowe
My Commission Expires: 04/30/2007



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