ORST2-4 Document Prepared by: Oscar A Semendy When recorded return to:

> WENDY ROBERTS 40967 COPELAND STREET **CHILOQUIN, OR 97624**

Loan #: 8010089186

Investor Loan #: 8010089186 PIN/Tax ID #: R619405

Property Address:

40967 COPELAND STREET CHILOQUIN, OR 9762486117

State of Oregon, County of Klamath Recorded 12/16/04_

Vol MO4 Pg 8611

Linda Smith, County Clerk

Fee \$ <u>21</u> __ # of Pgs

CO4-200 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.

12/09/02

Original Trustor(s): WENDY M ROBERTS, WITH RIGHT OF SURVIVORSHIP, AND, ANNE L SCHMIDT, WITH RIGHT OF SURVIVORSHIP

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Amerititle

Loan Amount: \$211,500.00

Date of Deed of Trust: 10/29/2002

Date Recorded: 11/12/2002

Book: M02

Page: 65440

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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 11/11/2004.

NAVY FEDERAL CREDIT UNION

Charles A. Mashinski Assistant Treasurer

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 11/11/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Charles A. Mashinski and Delana R. Newman 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: Oscar A. Semendy My Commission Expires: 03/31/2008

