Document Prepared by:

ORST2-4

06/22/05

Cristina J Terrazas
When recorded return to:
JOHN D STACKPOLE
1040 HARBOR ISLES BOULEVARD
KLAMATH FALLS, OR 97601

Loan #: 8010846353

Investor Loan #: 4003609865 PIN/Tax ID #: R873600 Property Address:

1040 HARBOR ISLES BOULEVA

KLAMATH FALLS, OR 97601-

M06-07261

Klamath County, Oregon 04/14/2006 08:34:48 AM Pages 1 Fee: \$21.00

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): JOHN D STACKPOLE AND ELIZABETH D STACKPOLE, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Amerititle

Loan Amount: \$237,600.00 Date of Deed of Trust: 09/03/2003

Date Recorded: 09/10/2003 Book: M03 Page: 67497 Document #: 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 2/1/2006.

NAVY FEDERAL CREDIT UNION

Delana R. Newman

Susan R. Hansen Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 2/1/2006, 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 **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** 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: Cristina J. Terrazas

sen

My Commission Expires: 07/31/2009

21