Document Prepared by: Stephanie McBrayer When recorded return to: **US Bank Home Mortgage** P.O. Box 20005 Owensboro, KY 42304 Release Department

Loan #: 8400030497

MIN #: 100297810002004366 VRU Tel.#: 888.679.MERS Investor Loan #: 916604993

PIN/Tax ID #: Property Address: 945 LOMA LINDA DR

KLAMATH FALLS, OR 97601-

M06-13924

Klamath County, Oregon 07/11/2006 09:25:58 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.

06/22/05

Original Trustor(s): JOHN M BELL AND KENDALL K BELL

Original Beneficiary: MERS AS NOMINEE FOR WHIDBEY ISLAND BANK

ORST2-4

Original Trustee: FIRST AMERICAN TITLE COMPANY

Date of Deed of Trust: 03/22/2004 Loan Amount: \$ 135,000.00

Date Recorded: 03/31/2004 Book: M04 Page: 18491

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 5/23/2006.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR

WHIDBEY ISLAND BANK

Sue Crumbley Assistant Secretary

Kerensa Pate Assistant Secretary

State of KY

County of DAVIESS

On this date of 5/23/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Sue Crumbley and Kerensa Pate, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Secretary and Assistant Secretary respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WHIDBEY ISLAND BANK, 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.

awers Notary Public: Lou Powers

My Commission Expires: 11/07/2009

