Document Prepared by: Stephanie McBrayer When recorded return to: US Bank Home Mortgage P.O. Box 20005

Owensboro, KY 42304 Release Department

Loan #: 6800025292

MIN #: 100186300000109775 VRU Tel.#: 888.679.MERS Investor Loan #: 161688799

PIN/Tax ID #: Property Address:

5010 CHILLY VALLEY LN KLAMATH FALLS, OR 97603-

2006-021349

000700000000012400010013

10/24/2006 01:20:01 PM

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): DEBRA J GEANEY, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY

Original Beneficiary: MERS AS NOMINEE FOR ACTION MORTGAGE COMPANY

ORST2-4

Original Trustee: FIDELITY SERVICE CORPORATION

Loan Amount: \$ 145,000.00

Date of Deed of Trust: 06/24/2005

Date Recorded: 06/29/2005 Book: M05 Page: 49077

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 10/2/2006.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR ACTION MORTGAGE COMPANY

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Kelly Hillard
Assistant Secretary

Liz Funk

Assistant Secretary

State of KY

County of DAVIESS

On this date of 10/2/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kelly Hillard and Liz Funk, 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 ACTION MORTGAGE COMPANY, 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: Lou Powers

My Commission Expires: 11/07/2009

OFFICIAL SEAL
LOU POWERS
NOTARY PUBLIC – KENTUCKY
STATE-AT-LARGE