Document Prepared by:

ORST2-4

06/22/05

Cristina J Terrazas When recorded return to: Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8011467845

Investor Loan #: 4003999021 PIN/Tax ID #: R218062

Property Address:

819 PACIFIC TERRACE KLAMATH FALLS, OR 976012006-021921 Klamath County, Oregon



11/01/2006 11:09:32 AM

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): PATRICK R HOOPER AND ALLISON C HOOPER, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Amerititle

Loan Amount: \$ 223,198.00

Date of Deed of Trust: 05/05/2004 Date Recorded: 05/12/2004 Book: M04 Page: 29075 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 flate of 9/13/2006.

NAVY FEDERAL CREDIT UNION

Delana R. Newman reasurer

Amelia Powell Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 9/13/2006, 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 Amelia Powell, 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 My Commission Expires: 07/31/2009