

Document Prepared by:  
**Oscar A Semendy**  
When recorded return to:  
**Navy Federal Credit Union**  
**P. O. Box 3305**  
**Merrifield, VA 22119-3305**  
**Attn: Mortgage Servicing - Payoff Dept.**

ORST2-6 06/12/06

**2008-009826**  
**Klamath County, Oregon**



00049394200800098260010012

07/08/2008 09:17:19 AM

Fee: \$21.00

Loan #: **8014107398**  
Investor Loan #: **8014107398**  
PIN/Tax ID #: **R884984**  
Property Address:  
**1824 MAJESTIC STREET**  
**KLAMATH FALLS, OR 97601-**

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): **RUTH ANN HAMMOND**

Original Beneficiary: **NAVY FEDERAL CREDIT UNION**

Original Trustee: **First American Title Insurance Company**

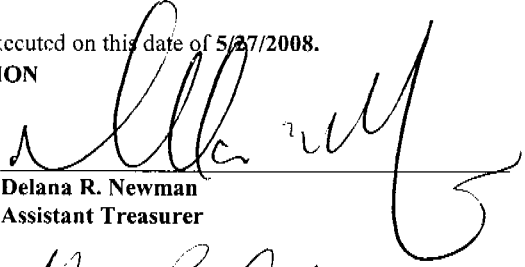
Loan Amount: **\$ 277,500.00** Date of Deed of Trust: **11/17/2006**

Date Recorded: **12/05/2006** Document #: **2006-024135**


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 **5/27/2008**.

**NAVY FEDERAL CREDIT UNION**

  
**Delana R. Newman**  
Assistant Treasurer



  
**Grace Rosario-Castro**  
Assistant Treasurer

State of **VA**

County of **PRINCE WILLIAM**

On this date of **5/27/2008**, 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 **Grace Rosario-Castro**, 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 **Jocelyn A. Potes**  
My Commission Expires: **06/30/2009**

