Vol_M04_Page_ 54925

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After Recording, return to: Fidelity Service Corporation c/o Mortgage Loan Servicing 111 N. Wall St. Spokane, WA 99201

SUBSTITUTION OF TRUSTEE

07/21/2004 Loan No. 115174206 Mers No. 1001863-0000007737-8

Fidelity Service Corporation, is hereby appointed successor Trustee under that certain Deed of Trust described below:

Borrower:

Steven D. Mankinen and Patricia A. Mankinen, husband and wife

Trustee:

AmeriTitle

Beneficiary:

Mortgage Electronic Registration Systems, Inc., Solely as Nominee for

Action Mortgage Company

Dated:

July 15, 2004

Recorded: July 19, 2004

Auditor's File No.:

Vol. M04, Page 46980 /

Filed for recording in Klamath County, State of Oregon

Date: August 6, 2004

Mortgage Electronic Registration Systems, Inc., Solely as

Nominee for Action Mortgage Company

By Kathy Harper Assistant Secretary

State of Washington

SS

County of Spokane

On August 6, 2004, before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally appeared KATHY HARPER to me known to be the ASSISTANT SECRETARY of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mention, and on oath state that she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public for Washington

My Commission Expires:

April 23, 2007