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State of Oregon, County of Klamath Recorded 08/20/04 8: 10 a m Vol M04 Pg 54947 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs

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

SUBSTITUTION OF TRUSTEE

07/23/2004 Loan No. 117735228

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

Borrower:

Scott O. Carter and Lisa K. Carter

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

December 16, 1998

Recorded: December 16, 1998

Auditor's File No.:

Vol. M98, Page 46022, Instrument No. 71588 Parcel No. R569307

Filed for recording in Klamath County, State of Oregon

Date: August 6, 2004

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

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