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| State of Oregon, County of K | (lamati |
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| State of Oregon, County of Recorded 09/20/04 9:28 a | m |
| Vol M04 Pg 62696 | |
| Linda Smith, County Clerk | |
| Fee \$ 2100 # of Pas 1 | |

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

SUBSTITUTION OF TRUSTEE

8/19/04 Loan No. 117739303

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

Borrower:

Alan L. Clement and Kimberly D. Clement, husband and wife

Trustee:

Pacific Cascades Financial, Inc

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

December 13, 2000

Recorded: December 13, 2000

Auditor's File No.:

Vol. M00, Page 44722 Parcel No. R498517

Filed for recording in Klamath County, State of Oregon

Date: September 2, 2004

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Marié Milliken - Assistant Secretary

State of Washington

SS

County of Spokane

On September 2, 2004, before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally appeared MARIE MILLIKEN 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:

September 30, 2004

NOTARY PUBLIC STATE OF WASHINGTON TAMI R. TANAKA