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State of Oregon, County of Klamath
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Linda Smith, County Clerk
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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

9/1/04 Loan No. 117752892

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

Borrower:

Ronald D. McGill and Ann M. McGill, husband and wife

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

April 12, 1988

Recorded: April 13, 1988

Auditor's File No.:

Vol. M88, Page 5624, Instrument No. 86200 Parcel No. R217679

Filed for recording in Klamath County, State of Oregon

Date: September 25, 2004

Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association

Kathy Harper Assistant Secretary

State of Washington

SS

County of Spokane

On September 25, 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:

September 30, 2004

NOTARY PUBLIC STATE OF WASHINGTON TAMI R. TANAKA

My Appointment Expires Sept. 30, 2004