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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

9/16/04 Loan No. 117703077

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

Borrower:

Betty Cameron

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

January 29, 1996

Recorded: February 2, 1996

Auditor's File No.:

Vol. M96, Page 3127 Instrument No. 12880

Parcel No. R490365

Filed for recording in Klamath County, State of Oregon

Date: October 26, 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 October 26, 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

