

'04 NOV 3 PM 12:39

State of Oregon, County of Klamath
 Recorded 11/03/04 12:34 p m
 Vol M04 Pg 75476
 Linda Smith, County Clerk
 Fee \$ 21⁰⁰ # of Pgs 1

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

SUBSTITUTION OF TRUSTEE

9/14/04 Loan No. 117731573

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

Borrower: **William A. Howiler and Carolyn D. Howiler**
 Trustee: **Pacific Cascades Financial, Inc**
 Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

Dated: **July 20, 2001** Recorded: **July 23, 2001**

Auditor's File No.: **Vol. M01, Page 36284 Parcel No. R881511**

Filed for recording in **Klamath County, State of Oregon**

Date: **October 20, 2004** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

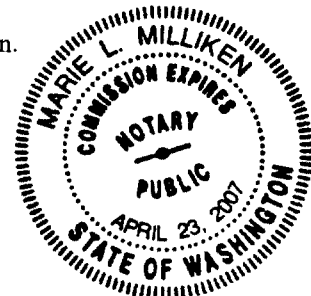
By Kathy Harper
Kathy Harper - Assistant Secretary

State of Washington)
) SS
 County of Spokane)

On October 20, 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.

Marie L. Milliken
 Notary Public for Washington
 My Commission Expires : April 23, 2007



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