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State of Oregon, County of Klamath Recorded 11/10/04 9.58 a. m Vol M04 Pg 77 47 4 Linda Smith, County Clerk

Fee \$ 2100 # of Pgs _

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

SUBSTITUTION OF TRUSTEE

9/24/04 Loan No. 117739725

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

Borrower:

Martin Lugus, a single person

Trustee:

William Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

October 7, 1977

Recorded: October 11, 1977

Auditor's File No.:

Vol.M77, Page 19417 Instrument No. 37173 Parcel No. R425221

Filed for recording in Klamath County, State of Oregon

Date: **October 28, 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 28, 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