'04 NOV 15 PM12:06

State of Oregon, County of Klamath Recorded 11/15/04 / 2:06 P Vol M04 Pg 78420 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs_

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

SUBSTITUTION OF TRUSTEE

9/22/04 Loan No. 117750565

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

Borrower:

Cordelia J. Doveri, Trustee of the Cordelia J. Doveri Family Trust,

dated July 13, 1994

Trustee:

Pacific Cascades Financial Inc

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

October 11, 2001

Recorded: October 15, 2001

Auditor's File No.:

Vol. M01, Page 52346 Parcel No. R612769

Filed for recording in Klamath County, State of Oregon

Date: October 23, 2004

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

By Hathy Zhausen Kathy Harper - Assistant Secretary

State of Washington

SS

County of Spokane

On October 23, 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