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State of Oregon, County of Klamath
Recorded 11/17/04 8:48a m
Vol M04 Pg 79122
Linda Smith, County Clerk
Fee $ 21.00 # 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

9/30/04 **Loan No. 117703200**

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

Borrower:	**Timothy R. Kroeker and Joan L. Kroeker, Husband and Wife**
Trustee:	**William L. Sisemore**
Beneficiary:	**Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**
Dated:	**March 20, 1996** Recorded: **March 25, 1996**
Auditor's File No.:	**Vol. M96 Page 8104 Instrument No. 15252 Parcel No. 3809-029BD-16200**

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

Date: **November 3, 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 November 3, 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

MARIE L. MILLIKEN NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 23, 2007

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