

State of Oregon, County of Klamath
Recorded 12/07/04 9:27 a m
Vol M04 Pg 83709
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

10/12/2004 Loan No. 117750755

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

Borrower: **Michael D. Kern and Teresa G. Kern**
Trustee: **Pacific Cascades Financial**
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**
Dated: **November 30, 2001** Recorded: **November 30, 2001**
Auditor's File No.: **Vol. M01 Page 61032 / Parcel No. R588849**
Filed for recording in **Klamath County, State of Oregon**

Date: **November 18, 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 18, 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

