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

SUBSTITUTION OF TRUSTEE

11/2/2004 Loan No. 117719008

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

Borrower:

Randall K. Thoroman

Trustee:

Pacific Cascades Financial

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

August 17, 2000

Recorded: August 22, 2000

Auditor's File No.:

Vol. M00 Page 30695 Parcel No. R507749

Filed for recording in Klamath County, State of Oregon

Date: December 3, 2004

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

State of Washington

) SS

County of Spokane

On December 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.

Notary Public for Washington

My Commission Expires : _____

April 23, 2007