

04 DEC 14 AM 10:43

State of Oregon, County of Klamath
 Recorded 12/14/04 10:43 a m
 Vol M04 Pg 85429
 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

11/5/2004 Loan No. 117732753

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

Borrower: **Gary W. Nichols and Helen Rose Nichols, Husband and Wife**

Trustee: **William L. Sisemore**

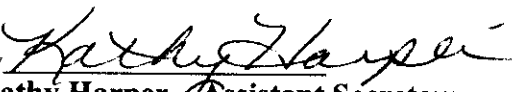
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

Dated: **February 22, 1996** Recorded: **February 27, 1996**

Auditor's File No.: **Vol. M96, Page 5236 Instrument No. 13915 Parcel No. R630856**

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

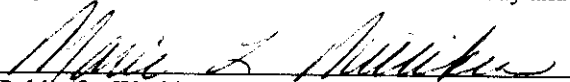
Date: **December 4, 2004** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

By 
Kathy Harper Assistant Secretary

State of Washington)
) SS
 County of Spokane)

On December 4, 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

