State of Oregon, County of Klamath	
Recorded 12/14/04 10:43 a r	n
Vol M04 Pg_ 85 9 3 2	
Linda Smith, County Clerk Fee \$ 2/00 # of Pas	
Fee \$ 2/00 # of Pas	

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

SUBSTITUTION OF TRUSTEE

11/9/2004 Loan No. 117706484

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

Borrower:

Dennis L Gage and Krysten R Gage, Husband and Wife

Trustee:

Pacific Cascades Financial

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

January 23, 2002

Recorded: February 1, 2002

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Auditor's File No.:

Vol. M02 Page 6290 ' Parcel No. R497368

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

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 and instrumental and in 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