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State of Oregon, County of Klamath
Recorded 01/10/2005 9:46a m
Vol M05 Pg 01768
Linda Smith, County Clerk
Fee \$ 21⁰⁰ # 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

12/24/2004 Loan No. 227756109

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

Borrower: **Dale S. McDowell, Jr. and Pamela J. McDowell, Husband and Wife**

Trustee: **William L. Sisemore**

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

Dated: **September 13, 1996** Recorded: **September 19, 1996**

Auditor's File No.: **Vol. M96 Page 29736 Instrument No. 25332 Parcel No. R505171**

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

Date: **December 29, 2004** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

By Kathy Harper
Kathy Harper - Assistant Secretary

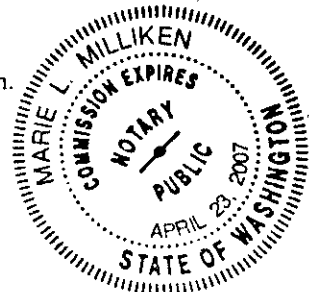
State of Washington)
) SS
County of Spokane)

On December 29, 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



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