| State of Oregon, County of Klamat | h |
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| Recorded 01/20/05 9.33a | m |
| Vol M05 Pg 04/10 | _ |
| Linda Smith, County Clerk | |
| Fee \$ $2/^{\circ\circ}$ # of Pas 1 | |

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

SUBSTITUTION OF TRUSTEE

12/31/2004 Loan No. 117701386

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

Borrower:

James W. Bridges and Glessie V. Bridges, Husband and Wife

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

August 23, 1993

Recorded: August 27, 1993

Auditor's File No.:

Vol. M93 Page 21622 Instrument No. 66949 Parcel No. R557757

Filed for recording in Klamath County, State of Oregon

Date: January 3, 2005

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Kathy Harper - Assistant Secre

State of Washington

) SS

County of Spokane

On January 3, 2005, 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