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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

1/13/2005 Loan No. 117707359

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

Borrower:

Robert W. Creed and Kristine A. Creed

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

September 22, 1989

Recorded: October 20, 1989

Auditor's File No.:

Vol. M89 Page 20125 Instrument No. 6758 Parcel No. R188175

Filed for recording in Klamath County, State of Oregon

Date: January 14, 2005

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

State of Washington

) SS

County of Spokane

On January 14, 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 : ____