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State of Oregon, County of Klamath
Recorded 02/11/05 8:52 a m
Vol M05 Pg 09626
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

1/27/2005 Loan No. 117736796

SUBSTITUTION OF TRUSTEE

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

Borrower: **Jarod A. Smith and Sandra Nyback-Smith**
Trustee: **Pacific Cascades Financial, Inc.**
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**
Dated: **March 14, 2002** Recorded: **March 19, 2002**
Auditor's File No.: **Vol. M02 Page 15949 Parcel No. R508418**
Filed for recording in **Klamath County, State of Oregon**

Date: **January 28, 2005** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

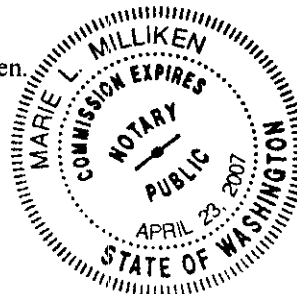
By *Kathy Harper*
Kathy Harper - Assistant Secretary

State of Washington)
County of Spokane) SS

On January 28, 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.

Marie L. Milliken
Notary Public for Washington
My Commission Expires : April 23, 2007



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