Vol. M05 Page 22875

State of Oregon, County of Klamath Recorded 04/04/2005 9:37 A m
Vol M05 Pg 22875
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

3/4/2005 Loan No. 117705759

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

Borrower:

Sam R. Elam and Donna R. Elam, Husband and Wife

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First Federal

Savings and Loan Association

Dated:

January 8, 1999

Recorded: January 13, 1999

Auditor's File No.:

Vol. M99 Page 1088 Instrument No. 72868 Parcel No. R366302

Filed for recording in Klamath County, State of Oregon

Date: March 8, 2005

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Kathy Harper / Assistant Secretary

State of Washington

SS

County of Spokane

On March 8, 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

3/,