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State of Oregon, County of Klamath Recorded 04/04/2005 C1; 4 to A m Vol M05 Pg 22882 Linda Smith, County Clerk Fee \$ <u>21.00</u> # of Pgs 210P.

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

SUBSTITUTION OF TRUSTEE <

3/3/2005 Loan No. 117736440

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

Borrower:

Andrew P. Hoskins and Treva M. Hoskins, Husband and Wife

Trustee:

Pacific Cascades Financial, Inc.

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First Federal

Savings and Loan Association

Dated:

July 2, 2001

Recorded: July 3, 2001

Vol. M01 Page 32342 Parcel No. R624462 Auditor's File No.: 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

By 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: