

State of Oregon, County of Klamath
 Recorded 04/05/2005 8:51 Am
 Vol M05 Pg 23208
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

'05 APR 5 AM 8:56

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

SUBSTITUTION OF TRUSTEE

3/7/2005 Loan No. 117751415

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

Borrower: **Teri A. Snedaker and Scott M. Snedaker**
 Trustee: **Pacific Cascades Financial, Inc.**
 Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

Dated: **February 25, 2003** Recorded: **March 11, 2003**
 Auditor's File No.: **Vol. M03 Page 14490 Parcel No. R873835**
 Filed for recording in **Klamath** County, State of Oregon

Date: **March 10, 2005** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

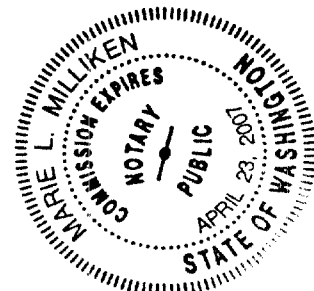
By Kathy Harper
Kathy Harper - Assistant Secretary

State of Washington)
) SS
 County of Spokane)

On March 10, 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.

Maria A. Minick
 Notary Public for Washington
 My Commission Expires : April 23, 2007



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