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

SUBSTITUTION OF TRUSTEE

4/28/2005 Loan No. 117717960

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

Borrower:

Violet J. Mitterling

Trustee:

Pacific Cascades Financial, Inc.

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First Federal

Savings and Loan Association

Dated:

August 4, 2000 Recorded: August 4, 200
Vol M00 Page 28644 Parcel No. R302808

Auditor's File No.:

Filed for recording in Klamath County, State of Oregon

Date: May 10, 2005

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Kathy Harper / Assistant Vice President

State of Washington

) SS

County of Spokane

On May 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 VICE PRESIDENT 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: June 29, 2006