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State of Oregon, County of Klamath Recorded 06/23/05 10:39a m Vol M05 Pg 47269 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs _

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

SUBSTITUTION OF TRUSTEE

5/2/2005 Loan No. 117702871

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

below:

Borrower:

Vernie G. Arant and Phyllis L. Arant, Husband and Wife

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and

Loan Association

Dated:

September 6, 1995

Recorded: September 6, 1995

Auditor's File No.:

Vol. M95 page 24054 Instrument No. 5687 Parcel No. R569138

Filed for recording in Klamath County, State of Oregon

Date: May 6, 2005

Sterling Savings Bank, Successor by merger of Klamath First Federal

Savings and Loan Association

By Kathy Harper - Assistant Vice President

State of Washington

SS

County of Spokane

On May 6, 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

