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State of Oregon, County of Klamath
Recorded 07/06/05 10:43 a m
Vol M05 Pg 51237
Linda Smith, County Clerk
Fee \$ 21⁶⁰ # of Pgs 1

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

SUBSTITUTION OF TRUSTEE

6/3/2005 Loan No. 117715949

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

Borrower: **David H. Panossian and Teresa R. Pannossian, Husband and Wife**
Trustee: **William L. Sisemore**
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

Dated: **February 25, 1997** / Recorded: **February 25, 1997**
Auditor's File No.: **Vol. M97 Page 5665 Instrument No. 33451 Parcel No. R881442, R881441**
Filed for recording in **Klamath County, State of OREGON**

Date: **June 28, 2005** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

By *Kathy Harper*
Kathy Harper - Assistant Vice President

State of Washington)

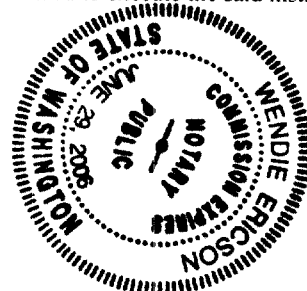
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County of Spokane)

On June 28, 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.

Wendie Ericson
Notary Public for Washington.
My Commission Expires : June 29, 2006



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