State of Oregon, County of Klamath Recorded 07/20/05 8/23 a m Vol M05 Pg 555 4/ Linda Smith, County Clerk Fee \$ 3/00 # of Pgs /

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

SUBSTITUTION OF TRUSTEE

5/31/2005 Loan No. 117707060

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

Borrower:

MICHAEL E AGUIAR AND MELODY C AGUIAR, HUSBAND AND WIFE

Trustee:

PACIFIC CASCADES FINANCIAL INC

Beneficiary:

STERLING SAVINGS BANK SUCCESSOR BY MERGER OF

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated:

October 24, 2003

Recorded: October 29, 2003

Auditor's File No.: INSTRUMENT NO M03 PAGE 80495 ' Parcel No. R881228 Filed for recording in KLAMATH County, State of OREGON

Date: July 8, 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 July 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 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 : ____

4-13-07