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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

5/4/2005 Loan No. 117738594

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

Borrower: **Matthew G. Gray and Tiffan M. Thoele, Husband and Wife**
Trustee: **Pacific Cascades Financial, Inc.**
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

Dated: **April 19, 2001** Recorded: **April 30, 2001**

Auditor's File No.: **Vol. M01 Page 19416** Parcel No. **R474604**

Filed for recording in **Klamath** County, State of **Oregon**

Date: **May 17, 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)

) SS

County of Spokane)

On May 17, 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 L. Ericson

Notary Public for Washington

My Commission Expires : June 29, 2006

