

M05-63532

Klamath County, Oregon

09/06/2005 08:43:50 AM

Pages 2 Fee: \$34.00

When Recorded Mail To:

Trustee Services, Inc.
P.O. Box 2980
Silverdale, WA. 98383-2980

SUBSTITUTION OF TRUSTEE

Loan No. 378000148

TSI No. L122212G

Kevin P. Moran, Attorney at Law, whose address is
9057 Washington Avenue N.W., Silverdale, WA 98383

is hereby appointed successor trustee under that certain Deed of Trust described below:

Original Borrower:

MARK T FAY AND CHRISTINE L.C. FAY AN ESTATE IN FEE SIMPLE AS TENANTS
BY THE ENTIRETY

Original Trustee:

PACIFIC CASCADES FINANCIAL INC.

Original Beneficiary:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated : 12/31/2003

Recorded : 01/12/2004

Auditor's F/# :

Book / Reel : M04

Page : 01692 ✓

Re-Recorded :

Auditor's F/# :

Book / Reel :

Page :

Filed for record in KLAMATH County, State of OREGON

Date: 07/28/05

Sterling Savings Bank, successor to Klamath First Federal Savings and
Loan Association


Heather M. Litchfield, Acting Agent

State of Washington, County of Kitsap

On 07/28/05, before me, the undersigned, a Notary Public in and for
the State of Washington, duly commissioned and sworn, personally appeared
Heather M. Litchfield to me know to be the Acting Agent 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 mentioned, and on oath state that
he is authorized to execute the said instrument and that the seal affixed
is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day
and year first above written.


Notary Public in and for the State of Washington
Residing at Silverdale

Notary Public
State of Washington
Anna Lisa Anderson
Commission Expires 07-08-08

26-
+5308

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P.O. Box 2980
Silverdale, WA. 98383-2980

FULL RECONVEYANCE WITHOUT SATISFACTION

Loan No.: 378000148

TSI # L122212G

The undersigned as trustee under that certain Deed of Trust described below:

Original Borrower:

MARK T FAY AND CHRISTINE L.C. FAY AN ESTATE IN FEE SIMPLE AS TENANTS
BY THE ENTIRETY

Original Trustee:

PACIFIC CASCADES FINANCIAL INC.

Original Beneficiary:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated : 12/31/2003

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Page :

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Having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey without satisfaction of a debt secured by the above mentioned Deed of Trust, without warranty, to the person(s) entitled thereto all right, title and interest now held by the trustee in and to the property described in said Deed of Trust.

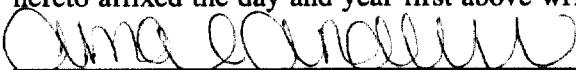
Date: Jul 28, 2005



Kevin P. Moran, Attorney at Law

State of Washington
County of Kitsap

On 7-29-05, personally appeared before me,
Kevin P. Moran, before me, a Notary Public qualified for said county, personally came
in and who executed the within and foregoing instrument, and acknowledged
that he/she signed the same as a free and voluntary act and deed, for the
uses and purposes therein mentioned. Witness my hand and official seal
hereto affixed the day and year first above written.



Notary Public in and for the State of Washington
My Commission Expires:

Notary Public
State of Washington
Anna Lisa Anderson
Commission Expires 07-08-08