

M05-65118

Klamath County, Oregon

09/27/2005 09:21:31 AM

Pages 1 Fee: \$21.00

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

Loan No. 378000148

TSI No. L122211G

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 : 01679

Re-Recorded :

Auditor's F/# :

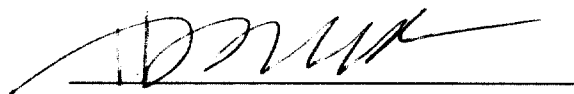
Book / Reel :

Page :

Filed for record in KLAMATH County, State of OREGON

Date: 09/20/05

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



Heather M. Litchfield, Acting Agent

State of Washington, County of Kitsap

On 09/20/05, 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