M05-65120

Klamath County, Oregon 09/27/2005 09:22:33 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. 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

01/12/2004 Re-Recorded : Auditor's F/# :

Book / Reel : M04 Book / Reel : Page : 01692 / Page :

Filed for record in KLAMATH County, State of OREGON

Date: 09/20/05

Auditor's F/#:

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