M05-68733

Klamath County, Oregon 11/10/2005 08:08:15 AM Pages 1 Fee: \$21.00

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

SUBSTITUTION OF TRUSTEE

10/17/2005 Loan No. 227755341

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

Borrower:

Lois Willetta Phillips, a single person

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

June 23, 1994

Recorded: August 5, 1994

Auditor's File No.: Vol. M94, Page 24232 Parcel No. R427210 Filed for recording in Klamath County, State of Oregon

Date: October 25, 2005

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Marie Milliken - Authorized Signer

State of Washington

)) SS

County of Spokane

On October 25, 2005, before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally appeared MARIE MILLIKEN to me known to be an AUTHORIZED SIGNER 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 ERICSON STATE OF WASHINGTON NOTARY --0-- PUBLIC

MY COMMISSION EXPIRES 6-29-2006

Notary Public for Washington

My Commission Expires:

June 29, 2006

QIV