M05-69865

Klamath County, Oregon 11/28/2005 09:55:11 AM Pages 1 Fee: \$21.00

After Recording, return to: **Fidelity Service Corporation** c/o Mortgage Loan Servicing a[×] 111 N. Wall St. Spokane, WA 99201

SUBSTITUTION OF TRUSTEE

11/8/2005 Loan No. 117705718

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

Borrower:

Elvin Smith and Flora Maxine Smith, Husband and Wife

Trustee:

William L. Sisemore

Beneficiary:

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

Dated:

February 8, 1999

Recorded: February 12, 1999

Auditor's File No.:

Vol. M99, Page 5113 Instrument No. 74587 Parcel No. R226776

Filed for recording in Klamath County, State of Oregon

Date: November 15, 2005

Sterling Savings Bank, Successor by merger of Klamath First

Federal Savings and Loan Association

State of Washington

County of Spokane

On November 15, 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 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 -- O-- PUBLIC

MY COMMISSION EXPIRES 6-29-2006

Notary Public for Washington

My Commission Expires: June 29, 2006