

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

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**SUBSTITUTION OF TRUSTEE**

1/30/2006 Loan No. 117700255

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

Borrower: **Elbert G. Henderson, a married man**  
Trustee: **William Ganong Jr**  
Beneficiary: **Sterling Savings Bank, Successor by merger of First Federal Savings and Loan Association of Klamath Falls**  
Dated: **December 28, 1976** Recorded: **December 28, 1976**  
Auditor's File No.: **Vol. M76, Page 20728 Instrument No. 23441**  
Filed for recording in **Klamath County, State of Oregon**

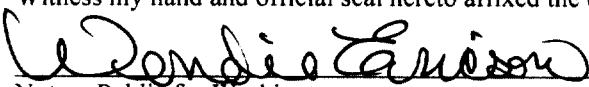
Date: **February 15, 2006** **Sterling Savings Bank, Successor by merger of First Federal Savings and Loan Association of Klamath Falls**

By   
Kathy Harper- Authorized Signer

State of Washington )  
 ) SS  
County of Spokane )

On February 15, 2006, 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.

  
Notary Public for Washington  
My Commission Expires : June 29, 2006

WENDIE ERICSON  
STATE OF WASHINGTON  
NOTARY --o-- PUBLIC  
MY COMMISSION EXPIRES 6-29-2006