

**M06-03918**

Klamath County, Oregon

03/03/2006 10:30:45 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

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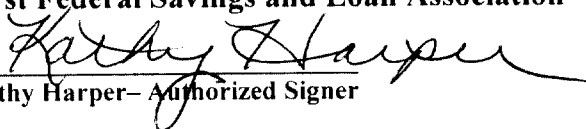
**SUBSTITUTION OF TRUSTEE**

2/7/2006 Loan No. 117747991

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

Borrower: **Peter J. Richard**  
Trustee: **William L. Sisemore**  
Beneficiary: **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**  
Dated: **October 30, 1998** Recorded: **November 4, 1998**  
Auditor's File No.: **Vol. M98, Page 40341 Instrument No. 69070**  
Filed for recording in **Klamath County, State of Oregon**

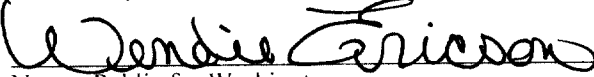
Date: **February 24, 2006** **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association**

By   
Kathy Harper- Authorized Signer

State of Washington )  
County of Spokane ) SS  
County of Spokane )

On February 24, 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