Klamath County, Oregon 06/27/2006 10:10:27 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

6/16/2006 Loan No. 117735962

Fidelity Service Corporation, is hereby appointed successor Trustee under that certain Deed of Trust described below: Borrower: James Lee Gifford Trustee: William L. Sisemore Beneficiary: Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association Dated: October 15, 1999 Recorded: October 18, 1999 Vol. M99, Page 41231 Auditor's File No.: Filed for recording in Klamath County, State of Oregon Sterling Savings Bank, Successor by merger of Klamath Date: June 19, 2006 First Federal Savings and Loan Association

By Kathy Harper- Authorized Signer

State of Washington) SS
County of Spokane)

On June 19, 2006, before me **Wendie Ericson**, 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 --0-- PUBLIC

MY COMMISSION EXPIRES 6-29-2006

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

21