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State of Oregon, County of Klamath
Recorded 11/03/04 10:35a m
Vol M04 Pg 75394
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

AFTER RECORDING RETURN TO : Mortgage Electronic Registration Systems, Inc.
as nominee for Flagstar Bank, FSB
pk: 5151 Corporate Drive
Troy, Michigan, 48098

Loan No. 999622751

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

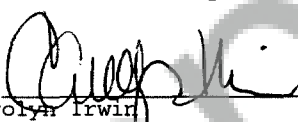
ESCROW No.:

GRANTOR: RONALD D POWERS and JESSICA L POWERS, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY
ORIGINAL TRUSTEE: FIRST AMERICAN TITLE INSURANCE
BENEFICIARY: MERS AS NOMINEE FOR SCHELLER HESS-YODER & ASSOCIATES INC.
DATE: August 20, 2003
RECORDING DATE: August 26, 2003
RECORDING REFERENCE: VOL M03, PAGE 62659
COUNTY OF RECORDING: KLAMATH
STATE OF RECORDING: OREGON

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed of pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.


DATED: July 29th, 2004

Mortgage Electronic Registration Systems, Inc.
as nominee for Flagstar Bank, FSB

By 
Carolyn Irwin
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of July 29th, 2004 by Carolyn Irwin as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB


Notary Public Marie Carter
Acting in Oakland County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 10/05/2005