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State of Oregon, County of Klamath Recorded 11/03/04 /0:35 ac m Vol M04 Pg 75396 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs \_\_\_ # of Pgs

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

Loan No. 999343648

## 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: STEVE H EVERITT and JANET D EVERITT, HUSBAND AND WIFE AS JOINT TENANTS WITH THE RIGHT OF SURVIVOR ORIGINAL TRUSTEE: AMERITITLE
BENEFICIARY: MERS AS NOMINEE FOR THE MONEY EXPRESS FINANCIAL SERVICES

DATE: May 08, 2003
RECORDING DATE: May 12, 2003
RECORDING REFERENCE: VOL M03 PG 31579-31590
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: August 12th, 2004

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

Elaine Skolnik

Vice President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of August 12th, 2004 by Elaine Skolnik as Vice President of Mortgage Electronic Registration Systems, Inc., as nomine Inc., as nominee

for Flagstar Bank, FSB

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