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Vol M04 Page 86612

State of Oregon, County of Klamath  
Recorded 12/20/04 10:57a m  
Vol M04 Pg 86612  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

*RV*  
AFTER RECORDING RETURN TO : Flagstar Bank, FSB  
F/K/A First Security Savings Bank, FSB  
5151 Corporate Drive  
Troy, Michigan, 48098

Loan No. 998806295

**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: RACHEL HOWARD, AN UNMARRIED PERSON  
ORIGINAL TRUSTEE: ASPEN TITLE  
BENEFICIARY: QFUND FINCL, INC DBA QUALFUND LENDING  
DATE: October 11, 2002  
RECORDING DATE: October 15, 2002  
RECORDING REFERENCE: VOL M02 PAGE 58841  
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: October 6th, 2004

Flagstar Bank, FSB  
F/K/A First Security Savings Bank, FSB

By *Janette A. Rohl*  
Janette A. Rohl  
Vice President

State of MICHIGAN  
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of October 6th, 2004 by Janette A. Rohl as Vice President of Flagstar Bank, FSB, F/K/A First Security Savings Bank, FSB

*Gina M. Paese*  
Notary Public Gina M. Paese  
Oakland County, Michigan  
Acting in Oakland County, Michigan  
Date Commission Expires 02/19/2008

*GINA M. PAESE*  
NOTARY PUBLIC OAKLAND CO., MI  
MY COMMISSION EXPIRES Feb 19, 2008