

04 DEC 20 AM 10:57

State of Oregon, County of Klamath  
 Recorded 12/20/04 10:57 a m  
 Vol M04 Pg 86614  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

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

Loan No. 999878635

## 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: MEL GOGERT and BETTY GOGERT, AS TENANTS BY THE ENTIRETY  
 ORIGINAL TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON  
 BENEFICIARY: MERS AS NOMINEE FOR WATERSTONE MORTGAGE  
 DATE: February 13, 2004  
 RECORDING DATE: February 18, 2004  
 RECORDING REFERENCE: M04  
 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 28th, 2004

Mortgage Electronic Registration Systems, Inc.  
 as nominee for Flagstar 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 28th, 2004 by Janette A. Rohl as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar 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

21-