'05 MAY 17 AHS:00

Recording Requested By / Return To:
George P. Fisher, Atty At Law
3635 S.W. Dosch Road
Portland, OR 97239

State of Oregon, County of Klamath Recorded 05/17/05 4:08a m Vol M05 Pg 35 442 Linda Smith, County Clerk Fee \$ 2/2 # of Pgs _/

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints George P. Fisher, 3635 S.W. Dosch Road, Portland, OR 97239 as successor trustee under the Deed of Trust.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: KAYE FLAHARITY

Recorded on 01/05/04 on Book m04 on Page 00451 in Klamath County, State of Oregon,

Date of Deed of Trust: 12/23/03 Amount of Deed of Trust: \$119225.00

NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 05/05/2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

as nominee for BNC MORTGAGE INC

By: Shannon Blum

Vice President

State of California County of Santa Clara

On 05/05/2005, before me, the undersigned, a Notary Public for said County and State, personally appeared Shannon Blum, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC as nominee for BNC MORTGAGE INC

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

as noprince for BING MORTIGAGE INC.

Notary: Paula Ward

My Commission Expires 01/11/06

PAULA WARD
COMM. 1336184
NOTARY PUBLIC - CALIFORNIA
SANTA CLARA COUNTY
My Comm. Expiring JAN. 11, 2006

Prepared by: E. N. Harrison

Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868 LN# 1490422 Investor LN# 17338203 ESCROW # 04/04/05 FINAL RECON.UT1 90864 1 05/05/05 03:04:26 36-035 650 7

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