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State of Oregon, County of Klamath Recorded 05/24/05 // 56 a m Vol M05 Pg 37830 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs

AFTER RECORDING RETURN TO : Mortgage Electronic Registration Systems, Inc.

as nominee for Flagstar Bank, FSB 5151 Corporate Drive

Troy, Michigan, 48098

Loan No. 999891433

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: JOSHUA LUNGSTROM ORIGINAL TRUSTEE: FIRST AMERICAN TITLE COMPANY BENEFICIARY: MERS AS NOMINEE FOR WATERSTONE MORTGAGE

DATE: March 02, 2004
RECORDING DATE: March 04, 2004
RECORDING REFERENCE: VOL M04, PAGE 12609 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

DATED: January 19th, 2005

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

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BvGeorge Pfeiffer Vice President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of January 19th, 2005 by George Pfeiffer as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

> Notary Public Bonita E Urbats Oakland County County, Michigan Acting in Oakland County, Michigan Date Commission Expires 11/09/2005