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State of Oregon, County of Klamath Recorded 05/24/05 //: 56 acm Vol M05 Pg 3/934 Linda Smith, County Clerk Fee \$ 2100 # 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. 999601397

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: JOE M CHAVEZ
ORIGINAL TRUSTEE: FIRST AMERICAN TITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: August 27, 2003
RECORDING DATE: September 02, 2003
RECORDING REFERENCE: M03 PAGE 64877 /
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: November 17th, 200

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

Pamela Johnson Vice President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of November 17th, 2004 by Pamela Johnson as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

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

MARIE CARTER
Notary Public, Wayne County, MI
Acting in Oakland Co., MI
My Commission Expires 10/05/2005