

05 MAY 25 AM 0:50

Vol M05 Page 38138

State of Oregon, County of Klamath  
Recorded 05/25/05 8:50 m  
Vol M05 Pg 38/38  
Linda Smith, County Clerk  
Fee \$ 2.00 # of Pgs 1

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

Loan No. 998640811

**SUBSTITUTION OF TRUSTEE**

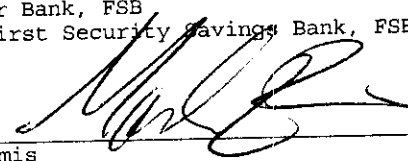
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:  
GRANTOR: KRISTINA J CHANCELLOR, A SINGLE PERSON WHO ACQUIRED TITLE AS KRISTINA J METZLER  
ORIGINAL TRUSTEE: AMERITITLE  
BENEFICIARY: QFUND FINANCIAL INC DBA QUALFUND LENDING  
DATE: February 15, 2002  
RECORDING DATE: February 25, 2002  
RECORDING REFERENCE: VOL M02, PAGE 11231  
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: March 21st, 2005


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

By   
Mark Ermis  
Assistant Vice President

State of MICHIGAN  
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of March 21st, 2005 by Mark Ermis as Assistant Vice President of Flagstar Bank, FSB, F/K/A First Security Savings Bank, FSB

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

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