

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

Loan No. 999172339

SUBSTITUTION OF TRUSTEE

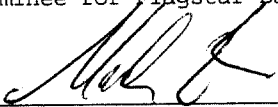
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:
GRANTOR: KAREN COFFMAN
ORIGINAL TRUSTEE: ASPEN TITLE
BENEFICIARY: MERS AS NOMINEE FOR ALL SEASONS MORTGAGE SERVICES GROUP
DATE: February 14, 2003
RECORDING DATE: February 24, 2003
RECORDING REFERENCE: M03, PAGE 10944
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: June 13th, 2005

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

By 
Mark Ermis
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of June 13th, 2005 by Mark Ermis as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB


Notary Public Nelda J Amador
Oakland County County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 12/29/2005

NELDA J. AMADOR
Notary Public, Oakland County, MI
My Commission Expires Dec. 29, 2005

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