

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

Loan No. 999962055

SUBSTITUTION OF TRUSTEE

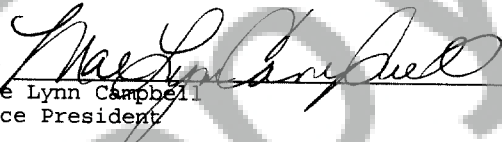
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:
GRANTOR: NICK E CUNNINGHAM
ORIGINAL TRUSTEE: ASPEN TITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: April 14, 2004
RECORDING DATE: April 15, 2004
RECORDING REFERENCE: VOL M 04, PAGE 22173
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: May 24th, 2005


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

By 
Mae Lynn Campbell
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of May 24th, 2005 by Mae Lynn Campbell as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

NOTARY PUBLIC
Wayne County, Michigan
My Commission Expires 10/17/2005


Notary Public Daritha Lewis
Wayne County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 10/17/2005