

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

Loan No. 999673293

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: ROBERT W KANDRA and JENNIFER L KANDRA, TENANCY BY THE ENTIRETIES

ORIGINAL TRUSTEE: ASPEN TITLE

BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.

DATE: October 29, 2003

RECORDING DATE: November 03, 2003

RECORDING REFERENCE: VOL M03, PAGE 81661 ✓

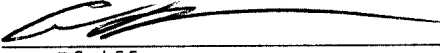
COUNTY OF RECORDING: KLAMATH

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.

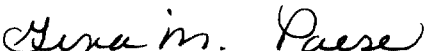
DATED: April 21st, 2005

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

By 
George Pfeiffer
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of April 21st, 2005 by George Pfeiffer as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB


Notary Public Gina M. Paese
Oakland County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 02/19/2008

NOTARY PUBLIC
MY COMMISSION EXPIRES 02/19/2008

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