

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

Loan No. 500073197

**SUBSTITUTION OF TRUSTEE**

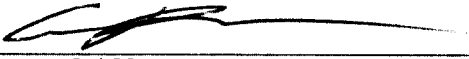
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:  
GRANTOR: LYUDMILA I VOVCHENKO  
ORIGINAL TRUSTEE: ASPEN TITLE  
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.  
DATE: May 07, 2004  
RECORDING DATE: May 11, 2004  
RECORDING REFERENCE: VOL M04 PAGE 28765  
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.

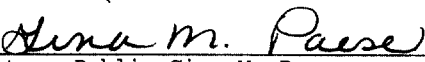
DATED: April 21st, 2005

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

NOTED & FILED  
MAY 11 2005  
MICHIGAN  
CLERK OF COURT

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