

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

Loan No. 500154741

SUBSTITUTION OF TRUSTEE

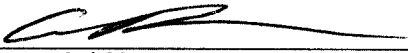
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:
GRANTOR: DALE G SEVERNS
ORIGINAL TRUSTEE: ASPEN TITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: August 05, 2004
RECORDING DATE: August 05, 2004
RECORDING REFERENCE: VOL 04, PAGE 51564 ✓
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.

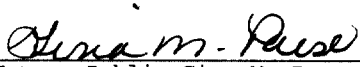
DATED: April 21st, 2005

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

Gina M. Paese
NOTARY PUBLIC AND CO., MI
MY COMMISSION EXPIRES 02/19/2008