

M05-67952

Klamath County, Oregon

11/01/2005 09:04:03 AM

Pages 1 Fee: \$21.00

Prepared by Sheila Brown
Mortgage Electronic Registration Systems
as nominee for Flagstar Bank, FSB
5151 Corporate Drive
Troy, Michigan, 48098

When recorded return to Borrower
GEOFFREY ALAN BOWEN, KRISTINE DIANE BOWEN
423 UPHAM
KLAMATH FALLS, OR 97601

Loan No. 999332672

SUBSTITUTION OF TRUSTEE

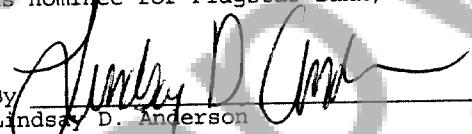
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No.:
GRANTOR: GEOFFREY ALAN BOWEN and KRISTINE DIANE BOWEN
ORIGINAL TRUSTEE: FIRST AMERICAN TITLE
BENEFICIARY: MERS AS NOMINEE FOR ALL SEASONS MORTGAGE SERVICES GROUP
DATE: May 14, 2003
RECORDING DATE: May 16, 2003
RECORDING REFERENCE: M03, PAGE 33366
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: September 28th, 2005

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

By 
Lindsay D. Anderson
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of September 28th, 2005 by Lindsay D. Anderson as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

MARIE CARTER
Notary Public, Wayne County, MI
Acting in Oakland Co., MI
My Commission Expires 10/05/2005

Notary Public Marie Carter
Wayne County, acting in Oakland County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 10/05/2005