M05-69348

Klamath County, Oregon 11/18/2005 09:07:57 AM Pages 1 Fee: \$21.00

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

Loan No. 999667321

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: ALISSA A SMITH
ORIGINAL TRUSTEE: ASPEN TITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: March 26, 2004
RECORDING DATE: March 29, 2004
RECORDING REFERENCE: VOL M04, PAGE 17320
COUNTY OF RECORDING: KLAMATH
STATE OF RECORDING: OREGON 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: July 12th, 2005

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

Dettlof Vice President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of July 12th, 2005 by Kathy Dettloff as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee

for Flagstar Bank, FSB

Notary Public Nancy J. Meade Oakland County County, Michigan

Acting in Oakland County, Michigan Date Commission Expires 04/03/2006