

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

Loan No. 999698485

SUBSTITUTION OF TRUSTEE

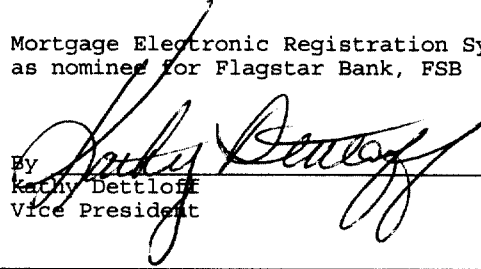
THE UNDERSIGNED is the owner and holder of the deed of trust described below 2nd the promissory note/notes secured thereby. The undersigned hereby appoints JOAN H ANDERSON, as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

ESCROW No. :
GRANTOR: KASEY J PHILLIPS and AMIE M PHILLIPS
ORIGINAL TRUSTEE: AMERITITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: September 24, 2003
RECORDING DATE: September 24, 2003
RECORDING REFERENCE: M03, PAGE 71309
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.

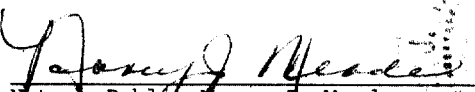
DATED: July 12th, 2005

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

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

