## M05-71878

Klamath County, Oregon 12/28/2005 08:43:10 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 RAFAEL I HERNANDEZ 5523 LOCKFORD DR KLAMATH FALLS, OR 97603

Loan No. 999915063

## 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 .:

ESCROW NO.:
GRANTOR: RAFAEL I HERNANDEZ
ORIGINAL TRUSTEE: AMERITITLE
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.
DATE: May 04, 2004
RECORDING DATE: May 05, 2004
RECORDING REFERENCE: M04 PAGE 27601
COUNTY OF RECORDING: KLAMATH
COUNTY OF RECORDING: COUNTY OF RECORDING OF TO COUNTY OF

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

DATED: November 3rd, 2005

Deritha Lewis NOTARY PUBLIC, WAYNE COUNTY, MI My Commission Expires October 17, 2011 Acting in Oakland County, MI

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

reside

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of November 3rd, 2005 by Kathy Dettloff as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

Public Daritha Lewis

Wayne County, acting in Oakland County County, Michigan Acting in Oakland County, Michigan Date Commission Expires 10/17/2011

MAIBAO