

M05-71880

Klamath County, Oregon

12/28/2005 08:44:34 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
GARY T CHEYNE, DENISE L CHEYNE
5110 CROSS RD
KLAMATH FALLS, OR 97603

Loan No. 998910115

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: GARY T CHEYNE and DENISE L CHEYNE, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY

ORIGINAL TRUSTEE: FIRST AMERICAN TITLE INSURANCE

BENEFICIARY: MERS AS NOMINEE FOR FIRST PACIFIC MORTGAGE COMPANY INC.

DATE: September 23, 2002

RECORDING DATE: September 27, 2002 ✓

RECORDING REFERENCE: M02 PAGE 55177 ✓

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: October 11th, 2005

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

By Kristin Williams
Kristin Williams
Vice President

State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of October 11th, 2005 by Kristin Williams as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB



Welda J. Amador
Notary Public, Welda J. Amador
Oakland County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 12/29/2005

211