M05-71884

Klamath County, Oregon 12/28/2005 08:46:07 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
MARIAN G O' LARICK
10553 WRIGHT AVE KLAMATH FALLS, OR 97603

Loan No. 999452638

SUBSTITUTION OF TRUSTEE V

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: MARIAN G O' LARICK ORIGINAL TRUSTEE: FIRST AMERICAN TITLE BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.

DATE: August 26, 2003
RECORDING DATE: September 02, 2003
RECORDING REFERENCE: M03, PAGE 64864
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 18th, 2005

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

Ву Kristin Williams Vice President

State of MICHIGAN County of OAKLAND

WHAMP

THIS INSTRUMENT was acknowledged before me on this date of October 18th, 2005 by Kristin Williams as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

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