M06-01165

Klamath County, Oregon 01/20/2006 08:32:26 AM Fee: \$21.00 Pages 1

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 RANDALL K THOROMAN 6453 SIMMERS AVE KLAMATH FALLS, OR 97603

Loan No. 500188757

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: RANDALL K THOROMAN, AN UNMARRIED MAN, AS HIS SOLE & SEPARATE PROPERTY ORIGINAL TRUSTEE: ASPEN TITLE & ESCROW INC.
BENEFICIARY: MERS AS NOMINEE FOR HOMES & LOANS INC.

DATE: October 22, 2004

RECORDING DATE: November 01, 2004 RECORDING REFERENCE: M04, PAGE 74850 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: December 5th, 2005

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

By Jerome Grembowski Vice President

State of MICHIGAN

County of OAKLAND

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THIS INSTRUMENT was acknowledged before me on this date of December 5th, 2005 by Jerome Grembowski 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

NELDA J. AMADOR Notary Public, Oakland County, MI My Commission Expires Dec. 29, 2005