M06-02812

Klamath County, Oregon 02/14/2006 08:39:52 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 JUAN BARAJAS, DELORES BARAJAS 3417 PATTERSON ST KLAMATH FALLS, OR 97603

Loan No. 999759458

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: JUAN BARAJAS and DELORES BARAJAS, TENANCY BY THE ENTIRETIES ORIGINAL TRUSTEE: AMERITITLE BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.

DATE: November 12, 2003

RECORDING DATE: November 13, 2003 RECORDING REFERENCE: M03 PAGE 84137

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

Ву

DATED: January 11th, 2006

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

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Mark Ermis

Vice President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of January 11th, 2006 by Mark Ermis as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for

> Notary Public Nancy J. Meade Oakland County County, Michigan Acting in Oakland County, Michigan Date Commission Expires 04/03/2006