

M06-02814

Klamath County, Oregon

02/14/2006 08:40:18 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
THOMAS S LORENZ, SANDRA C LORENZ
PO BOX 1651
KLAMATH FALLS, OR 97601

Loan No. 500705393

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: THOMAS S LORENZ and SANDRA C LORENZ, HUSBAND AND WIFE

ORIGINAL TRUSTEE: MERS AS NOMINEE FOR FLAGSTAR BANK, FSB.

BENEFICIARY: MERS AS NOMINEE FOR FLAGSTAR BANK FSB.

DATE: July 25, 2005

RECORDING DATE: July 29, 2005

RECORDING REFERENCE: M05 PAGE 59264

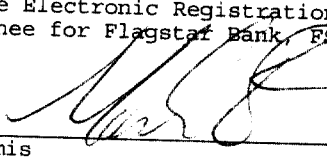
COUNTY OF RECORDING: KLAMATH

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.

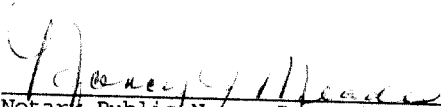
DATED: January 11th, 2006

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

By 
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 Flagstar Bank, FSB


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