

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  
DEBORAH S PATE  
3401 SHASTA WAY  
KLAMATH FALLS, OR 97603

Loan No. 500154751

**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: DEBORAH S PATE  
ORIGINAL TRUSTEE: ASPEN TITLE  
BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.  
DATE: July 13, 2004  
RECORDING DATE: July 14, 2004  
RECORDING REFERENCE: M04, PAGE 45973  
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: February 22nd, 200

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

By *Elaine Skolnik*  
Elaine Skolnik  
Vice President

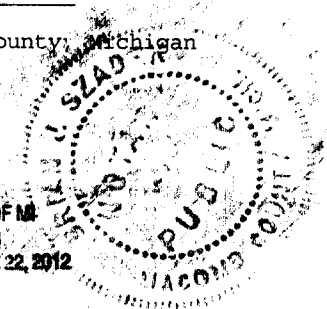
State of MICHIGAN  
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of February 22nd, 2006 by Elaine Skolnik as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

*Brian J. Szadek*

Notary Public Brian J. Szadek  
Macomb County, acting in Oakland County, Michigan  
Acting in Oakland County, Michigan  
Date Commission Expires 06/22/2012

BRIAN J. SZADEK  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF MACOMB  
MY COMMISSION EXPIRES Jun 22, 2012  
ACTING IN COUNTY OF



*2/22*