

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
LAURA E PENKAVA, CLIFFORD L AMBERS, JUDY E, AMBERS
5242 DOBROT WAY
CENTRAL POINT, OR 97502

Loan No. 500285996

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: LAURA E PENKAVA, CLIFFORD L AMBERS, JUDY E, and AMBERS

ORIGINAL TRUSTEE: AMERITITLE

BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC.

DATE: September 17, 2004

RECORDING DATE: September 17, 2004

RECORDING REFERENCE:

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 7th, 2006

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

By Eileen Uhlinger
Eileen Uhlinger
Vice President

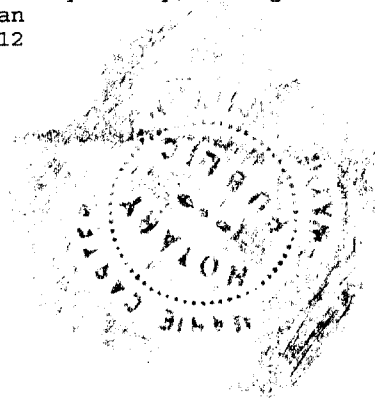
State of MICHIGAN
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of February 7th, 2006 by Eileen Uhlinger as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

Marie Carter

Notary Public Marie Carter
Wayne County, acting in Oakland County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 10/05/2012

MARIE CARTER
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
COMMISSION EXPIRES Oct 5, 2012
COUNTY OF



2106