M06-04778 Klamath County, Oregon 03/17/2006 09:00:57 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 TROY A CARSON, TRACY L CARSON 222 JEFFERSON ST KLAMATH FALLS, OR 97601

Loan No. 500184207

Liten

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: TROY A CARSON and TRACY L CARSON ORIGINAL TRUSTEE: AMERITITLE BENEFICIARY: MERS AS NOMINEE FOR BCK CAPITAL INC. DATE: August 17, 2004 RECORDING DATE: August 23, 2004 RECORDING REFERENCE: M04, PAGE 55775 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 19th, 2006

Daritha Lewis NOTARY PUBLIC, WAYNE COUNTY, MI My Commission Expires October 17, 2011 Acting in Oakland County, MI Mortgage Electronic Registration Systems, Inc. as nominee for Flagstar Bank, FSB

By Janette A. R 7ť Roh. Vice /President

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of January 19th, 2006 by Janette A. Rohl as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

VIIIIA Notary Public Daritha Lewis

Wayne County, acting in Oakland County County, Michigan Acting in Oakland County, Michigan Date Commission Expires 10/17/2011

zick