

**M06-12567**

Klamath County, Oregon

06/20/2006 09:47:53 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  
VISHAL RANA, NIDHI RANA  
10023 MCGUIRE  
KLAMATH FALLS, OR 97603

Loan No. 500631300

**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: VISHAL RANA and NIDHI RANA, AS TENANTS BY THE ENTIRETY

ORIGINAL TRUSTEE: AMERITITLE

BENEFICIARY: MERS AS NOMINEE FOR HOMEBUYERS STORE, THE A OREGON CORPORATION

DATE: May 10, 2005

RECORDING DATE: May 12, 2005

RECORDING REFERENCE: M05, PAGE 34416

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: May 24th, 2006

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

By

Janette A. Rohl  
Vice President

State of MICHIGAN  
County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of May 24th, 2006 by Janette Rohl as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB

Daritha Lewis  
NOTARY PUBLIC, WAYNE COUNTY, MI  
My Commission Expires October 17, 2011  
Acting in Oakland County, MI

Notary Public Daritha Lewis  
Wayne County, acting in Oakland County, Michigan  
Acting in Oakland County, Michigan  
Date Commission Expires 10/17/2011

