Klamath County, Oregon 06/20/2006 09:51:05 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 RONALD POWERS, JESSICA POWERS 7707 WASHBURN WAY KLAMATH FALLS, OR 97603

Loan No. 500114381

## SUBSTITUTION OF TRUSTER

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: RONALD POWERS and JESSICA POWERS, HUSBAND AND WIFE ORIGINAL TRUSTEE: FIRST AMERICAN TITLE INS CO. BENEFICIARY: MERS AS NOMINEE FOR FLAGSTAR BANK, FSB.

DATE: July 15, 2004
RECORDING DATE: July 21, 2004
RECORDING REFERENCE: M04, PAGE 47742
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: April 25th, 2006

Mortgage Electronic Registration Systems, Inc.

as nominee, for Flagstar Bank, FSB

resident

State of MICHIGAN County of OAKLAND

THIS INSTRUMENT was acknowledged before me on this date of April 25th, 2006 by Kathy Dettloff as Vice President of Mortgage Electronic Registration Systems, Inc., as nominee

for Flagstar Bank, FSB

Notary Public T. Vining
Oakland County County, Michigan
Acting in Oakland County, Michigan
Date Commission Expires 01/23/2012

T. VINING NOTARY PUBLIC, OAKLAND COUNTY, MI My Commission Expires 01/23/2012

Acting in Oakland County, MI

21.0