

When recorded mail to:  
CHRIS M ROWAN

5626 INDEPENDEN AV  
KLAMATH FALLS, OR 97603

Recording requested by:  
Wells Fargo Bank, N.A.  
P.O. Box 85071  
San Diego, CA 92186-5071

Loan No. 0010482784

### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated May 14, 1998 is made by WELLS FARGO BANK, N.A. ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor CHRIS M. ROWAN executed that certain Deed of Trust dated 10/30/96 and recorded on 11/7/96 as Auditor's Number 28005 in Book M96 at Page 35241 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, AN OREGON CORPORATION, TRUSTEE, as the original Trustee for the benefit of JEFFERSON STATE MORTGAGE AN OREGON CORPORATION as the original Beneficiary.

WHEREAS, Successor Beneficiary is the original Beneficiary or successor in interest to the original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as Trustee in place of the original Trustee named in the Deed of Trust and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Beneficiary and Successor Trustee agree as follows:

1. Successor Beneficiary appoints Successor Trustee to act as the Trustee in place of the original Trustee named in the Deed of Trust and requests Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to the original Trustee by the Deed of Trust.
2. Successor Trustee does hereby RECONVEY without warranty, to the person or persons legally entitled thereto, all the estate now held by it under said Deed of Trust.

18809

WELLS FARGO BANK, N.A.  
(Successor Beneficiary)

By: *Carrie L. Carlson*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

WELLS FARGO BANK (ARIZONA), N.A.  
(Successor Trustee)

By: *Carrie L. Carlson*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

On May 14, 1998, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, ASSIST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

*Betty J. Hall*  
Notary's Signature



(Notary's Seal)

STATE OF CALIFORNIA  
County of San Diego

On May 14, 1998, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, ASSIST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

*Betty J. Hall*  
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wells Fargo Bank  
of June A.D. 19 98 at 1:37 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 18808, day

FEE \$20.00

By *Bernetha G. Letsch*, County Clerk