

Recording Requested By:  
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

RE: JOYCE KUBANY  
10420 QUAIL LANE  
KLAMATH FAL, OR 97603



**Substitution of Trustee & Deed of Reconveyance**

WFHM - CLIENT 936 #:0080321276 "KUBANY" Lender ID:644ALL/1673460416 KLAMATH, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/17/1999 made by JOYCE BUNKOSKE, A SINGLE WOMAN AND RICK PARENTI, A SINGLE MAN as the original Grantor(s), to FIRST AMERICAN TITLE COMPANY INSURANCE COMPANY, as the original Trustee, for the benefit of POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, LP, as the original beneficiary, which Deed of Trust was recorded on 08/26/1999 in Book/Reel/Liber: M99 Page/Folio: 34508 as Instrument No.: N/A, in the official records of KLAMATH County, Oregon

The undersigned HEREBY SUBSTITUTES WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, Trustee in lieu of the above named Trustee under said Deed of Trust.

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION have caused these presents to be executed by their duly authorized officers on the dates below written.

GE CAPITAL MORTGAGE SERVICES, INC.,  
F/K/A GE CAPITAL MORTGAGE SERVICES  
OF CALIFORNIA, INC.

On July 24th, 2001

By: *Angela Grace*  
ANGELA GRACE, Assistant Vice  
President

By WELLS FARGO FINANCIAL NATIONAL  
BANK, A NATIONAL BANKING  
ASSOCIATION as Trustee  
On July 24th, 2001

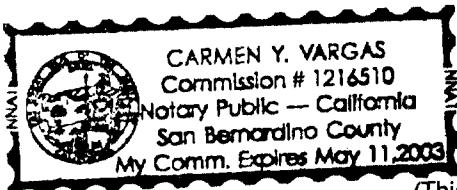
By: *Lily Chiu*  
LILY CHIU, TITLE OFFICER

Substitution of Trustee & Deed of Reconveyance - Page 2 of 2  
 STATE OF California  
 COUNTY OF San Bernardino

ON July 24th, 2001, before me, Carmen Y. Vargas, a Notary Public in and for San Bernardino County, in the State of California, personally appeared ANGELA GRACE, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

*Carmen Y. Vargas*  
 CARMEN Y. VARGAS  
 Notary Expires: 05/11/2003 #1216510



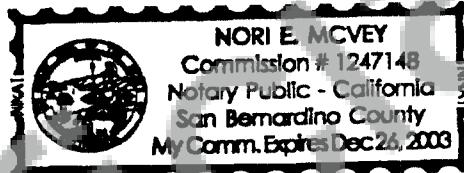
(This area for notarial seal)

STATE OF California  
 COUNTY OF San Bernardino

On July 24th, 2001, before me, NORI E. MCVEY, a Notary Public in and for San Bernardino County, in the State of California, personally appeared LILY CHIU, TITLE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

*Nori E. McVey*  
 NORI E. MCVEY  
 Notary Expires: 12/26/2003 #1247148



(This area for notarial seal)

Prepared By: ANGELA GRACE Wells Fargo Home Mortgage, Inc. 4185 Hallmark Parkway, MAC# 702-013, San Bernardino, CA 92407 800-572-3358

State of Oregon, County of Klamath  
 Recorded 08/06/01 at 10:02 a.m.  
 In Vol. M01 Page 39274  
*Linda Smith*,  
 County Clerk Fee \$ 31.00