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Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

RI

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

ANGELA GRACE, Assistant Vice

President\

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

By: 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

CARMIL Notary Expires: 05/11/2003 # 216510

CARMEN Y. VARGAS Commission # 1216510 lotary Public — California San Bernardino County Comm. Expires May 11,200

(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

Notary Expires: 12/26/2003 #1247148

NORI E. MCVEY Commission # 1247148 Notary Public - California San Bernardino County My Comm. Expires Dec 26, 2003

(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\$ 3/