

Recording Requested By:
Wells Fargo Bank Texas

When Recorded Return To:

Wells Fargo Bank Texas
MAC #3902-025
7495 New Horizon Way
Frederick, MD 21703-

FORREST N. A. BACCI
1001 S.W. 5th AVE., # 1660
PORTLAND, OR 97204

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State of Oregon, County of Klamath
Recorded 09/25/01 at 8:19 a m.
In Vol. M01 Page 48572
Linda Smith,
County Clerk Fee\$ 26⁰⁰

'01 SEP 25 AM 8:19

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



Wells Fargo Bank Texas, NA #:1052001785 "RATCLIFF" Lender ID:E51/001/0057032085 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/18/1996 made by GLEN D. RATCLIFF & PATRICIA L. RATCLIFF, HUSBAND AND WIFE as the original Grantor(s), to KLAMATH FALLS TITLE COMPANY, as the original Trustee, for the benefit of GIBRALTER, INC., as the original beneficiary, which Deed of Trust was recorded on 01/30/1997, as Instrument No. 32075, Book M97, Page 2803, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FORREST N. A. BACCI, ^{Trustee, Inc.} Trustee in lieu of the above named Trustee under said Deed of Trust.

FORREST N. A. BACCI, ^{Trustee, Inc.} 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 FORREST N. A. BACCI, ^{Trustee, Inc.} have caused these presents to be executed by their duly authorized officers on the dates below written.

Wells Fargo Bank Texas, N.A., f/k/a
Norwest Bank Texas N.A., f/k/a First State
Bank

On August 28, 2001

By: [Signature]
JOSE PINTO, VICE PRESIDENT

^{Trustee, Inc.}
By FORREST N. A. BACCI, ^{Trustee, Inc.} as Trustee
On 9-5-2001 (DATE)

By: [Signature]
Forrest N.A. Bacci, ^{Trustee, Inc.} President

State of Maryland, County of Frederick
ON 8-28-01, before me, Dawn C. Perez, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Jose Pinto, Vice President who acknowledged himself/herself to be the aforesaid officer of the above corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.

[Signature]
Dawn C. Perez
Notary Expires: 12/23/2003



State of Oregon, County of Multnomah (This area for notarial seal)
On this Sept. 5, 2001, before me, a Notary Public qualified for said county, came Forrest N.A. Bacci, ^{Trustee, Inc.} known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

*President
Witness my hand and seal on 9-5-01
[Signature]
Notary Expires:



(This area for notarial seal)
Wells Fargo Bank Texas NA, 7495 New Horizon Way, Frederick, MD, 21703(888)381-79
SH1-20010828-0004 ORKAMA KLAMATH OR BAT: 108409/1052001785 KXORSUB