

'01 SEP 26 PM2:21

Vol MQ1 Page 49074

Recording Requested By:
Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

DIANA A OTERO
2706 WATSON ST
KLAMATH FALLS, OR 97603

Substitution of Trustee & Deed of Reconveyance

WFHM - CLIENT 472 #:9163694 "OTERO" Lender ID:785839/1673530898 KLAMATH, Oregon
MERS #: 100023800001749500 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/08/1999 made by DIANA A OTERO AND LOUIS L OTERO, III, WIFE AND HUSBAND as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as the original Trustee, for the benefit of POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, LP, A CA LIMITED PARTNERSHIP, as the original beneficiary, which Deed of Trust was recorded on 09/14/1999 in Book/Reel/Liber: M99 Page/Folio: 36636 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.

Mortgage Electronic Registration
Systems, Inc.

On September 6th, 2001

By: Judith I. Nybeck
JUDITH I. NYBECK, Assistant
Secretary

By WELLS FARGO FINANCIAL NATIONAL
BANK, A NATIONAL BANKING
ASSOCIATION as Trustee
On September 6th, 2001

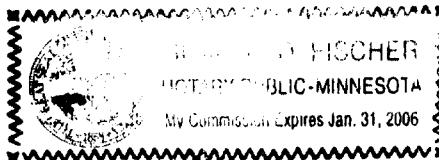
By: Judith I. Nybeck
JUDITH I. NYBECK, Title Officer

STATE OF Minnesota
COUNTY OF Hennepin

ON September 6th, 2001, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JUDITH I. NYBECK, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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(s) on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Sharon L. Fischer
Notary Public
Notary Expires: 01/31/2005



(This area for notarial seal)

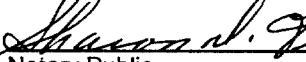
49075

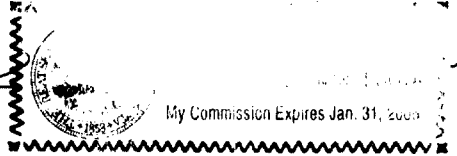
Substitution of Trustee & Deed of Reconveyance - Page 2 of 2

STATE OF Minnesota
COUNTY OF Hennepin

ON September 6th, 2001, before me, the undersigned, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JUDITH I. NYBECK, Title Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is 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(s) on the instrument the person(s), or the entity upon which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


Notary Public
Notary Expires: 01/31/2005



(This area for notarial seal)

Prepared By: LINDA BARRON Wells Fargo Home Mortgage, Inc. 2051 Killebrew Drive, Suite 500, Bloomington, MN 55425
800-288-3212

State of Oregon, County of Klamath
Recorded 09/26/01 at 2:21 p m.
In Vol. M01 Page 49074
Linda Smith,
County Clerk Fee\$ 31⁰⁰