

Recording Requested By / Return to:
 NANCY K KINCHELOE
 Po Box 2107, KLAMATH FALLS, OR 97601
 90350 9163209

State of Oregon, County of Klamath
 Recorded 11/16/01 10:53 a m.
 In Vol. M01, Page 58830
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Wells Fargo Financial National Bank, a national banking association whose address is 2051 Killebrew Drive, Ste. 500, Bloomington, MN 55479-2556, as successor trustee under the Deed of Trust,

Original Beneficiary: SOUTH VALLEY BANK & TRUST

Original Trustor: NANCY K KINCHELOE

Recorded in Klamath County, Oregon, on 08/12/99 on Book M99 on Page 32533

Tax ID: R450899

Date of Deed of Trust: 08/10/99 Amount of Deed of Trust: \$64800.00

NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 11/02/2001

Mortgage Electronic Registration Systems, Inc.

By:

K.E. Palmer, Jr.
 Vice President

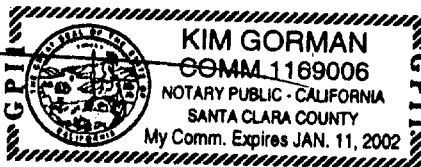
State of California

County of Santa Clara

On 11/02/2001, before me, the undersigned, a Notary Public for said County and State, personally appeared K.E. Palmer, Jr., personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of Mortgage Electronic Registration Systems, Inc., and that he executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc..

Notary: Kim Gorman

My Commission Expires January 11, 2002



Prepared by: E. N. Harrison

Peelle Management Corporation, P.O Box 1710, Campbell, CA 95008, (408) 866-6868

LN# 9163209 ESCROW # 10/10/01

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MERS Tel.#: 1-888-679-6377