State of Oregon, County of Klamath Recorded 03/25/2002 8:39a m. Vol M02, Pg 17101 Linda Smith, County Clerk Fee \$ 260 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR RECORDING REQUESTED BY: WF472 WELLS FARGO HOME MORTGAGE, INC. WHEN RECORDED MAIL TO: GEROGE KUBAC QU. 1811 CALHOUN ST

KLAMATH FALLS, OR 97601

Loan #: 9118592 LPS #: 409940 Bin #: GOLD 03-07-02P SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. is the current holder of note dated: , Original Amount: \$161100 where there was a Deed of Trust recorded 1/31/97 as Instrument # 32114, Book: M97 Page: 2913, and AMERITITLE COUNTY is the present Trustee under said Deed of Trust, and GEORGE KUBAC AND CINDY KUBAC is the trustor/grantor, and SOUTH VALLEY BANK & TRUST is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 1811 CALHOUN ST, KLAMATH FALLS, OR 97601

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Financial

Now Therefore, the undersigned beneficiary hereby substitutes wells raigo rinductal National Bank, a National Banking Association, whose address is 5024 Parkway Plaza Blvd., Charlotte, NC 28273 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. March 08, 2002
Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.

Carrie Greer, Vice President for above Beneficiary BY

COUNTY OF Orange

On March 08, 2002 before me, Jeannine Sullivan, a Notary Public in and for OrangeCounty in the State of CA, personally appeared Carrie Greer, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

Jeannine Sullivan, Notary Public

FULL RECONVEYANCE

WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: Date: WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association

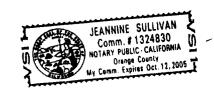
Carrie Greer, Vice President

State of California

County of Orange
ON ______, before me, Jeannine Sullivan, a Notary in and for the County of Orange,
State of California, personally appeared Carrie Greer, Vice President, personally known to
me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Jeannine Sullivan, Notary Public

(MIN#: 100023800001390271) 3/25/02



JEANNINE SULLIVAN COMM. # 1324830
NOTARY PUBLIC - CALIFORNIA
Orange County
My Comm. Expires Oct. 12, 2005