

RONALD E. MEHARG

Mail after recording to:

CHARLES M KRAMER AND JANICE M
KRAMER144610 BIRCHWOOD DRIVE
LA PINE, OR 97739Vol M02 Page 33743

'02 JUN 10 AM 9:22

Project #: R043MERSWF

Loan #: 2620924



* 2 6 2 0 9 2 4 *

Investor Loan #:

PIN/Tax ID #: R140573

Property Address:

144610 BIRCHWOOD DRIVE
LA PINE, OR 97739

State of Oregon, County of Klamath

Recorded 06/10/2002 9:22 a m.Vol M02, Pg 33743-44

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE

This Space for Recorder's Use Only

WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association is hereby appointed successor Trustee under that certain Deed of Trust described below.

Borrower(s): CHARLES M. KRAMER AND JANICE M. KRAMER, AS TENANTS BY THE ENTIRETY

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

Current Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.

Loan Amount: \$80,000

Date of Deed of Trust: 03-20-2001

Date Recorded: 03-26-2001

Book: M01

Page: 18886 /

Instrument Number: NA

Comments: ORIGINAL LENDER: CAPITOL COMMERCE MORTGAGE CO.

Legal Description attached (if required)

and recorded in the official records of KLAMATH County, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 5/24/2002.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS
NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.SHARON BITTNER
ASSISTANT SECRETARY
State of OH
County of CLARK
SHEILA WILSON
VICE PRESIDENT

On this date of 5/24/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named SHEILA WILSON and SHARON BITTNER, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and ASSISTANT SECRETARY respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC., A DELAWARE CORPORATION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: DEBRA L. WILSON
My Commission Expires: 04-23-2006

MIN #: 100032700001136642 VRU Tel. #: 888/679-MERS

Space below this line for Recorder's use only

Project: R043MERSWF

Loan Number: 2620924

OR KLAMATH

33744

Legal Description

LOT 89 IN BLOCK 1, TRACT 1060, SUN FOREST ESTATES, ACCOPRDING TO THE OFFICIAL PLAR THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.