This Instrument prepared by:

RONALD E. MEHARG

Mail after recording to:

CHARLES M KRAMER AND JANICE M

KRAME 144610 BIRCHWOOD DRIVE **LA PINE, OR 97739**

Project #: R043MERSWF

Loan #: 2620924 Investor Loan #:

PIN/Tax ID #: R140573

Property Address:

144610 BIRCHWOOD DRIVE

LA PINE, OR 97739

Vol MO2

State of Oregon, County of Klamath

Recorded 06/10/2002 9:22

Vol M02, Pg 33745

Linda Smith, County Clerk Fee \$ 2/20 # of Pgs # of Pgs

'02 JUN 10 M9:22

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DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Trustee or successor Trustee, WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association, whose address is 5024 PARKWAY PL BLVD, BLDG. 7, MAC X5401-032, CHARLOTTE, NC 28217, under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust. In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

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

Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

WFORDRMT-3 05/14/02

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 or 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.

WELLS FARGO FINANCIAL NATIONAL BANK

SHEILA WILSON TITLE OFFICER

State of OH

County of CLARK

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, known to me (or identified to me on the basis of satisfactory evidence) that he or she is the TITLE OFFICER of WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association, and was duly authorized in his or her respective capacity 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 he or she 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. #: 8887679-MERS

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