

This Instrument prepared by:

WFORST2-3 06/05/02

RONALD E. MEHARG

Mail after recording to:

LORI A GALLAGHER

11300 CROSS ROAD TRAIL

BRANDYWINE, MD 20613

02 JUL 8 AM 9:09

Project #: R043NMDMLC

Loan #: 7031670



* 7 0 3 1 6 7 0 *

Investor Loan #:

PIN/Tax ID #: R522018

Property Address:

2406 KANE ST

KLAMATH FALLS, OR 97603

Vol M02 Page 38591

State of Oregon, County of Klamath

Recorded 07/08/2002 9:09 a.m.

Vol M02, Pg 38591

Linda Smith, County Clerk

Fee \$ 2.00 # of Pgs 1

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

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

Borrower(s): LORI A. GALLAGHER, A MARRIED WOMAN

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, AN OREGON CORPORATION

Original Beneficiary: NORWEST MORTGAGE, A CALIFORNIA CORPORATION DBA DIRECTORS MORTGAGE LOAN CORPORATION LORI A. GALLAGHER, A MARRIED WOMAN

Current Beneficiary: WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. S/B/M DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION DBA COURTESY FUNDING

Loan Amount: \$67,200

Date of Deed of Trust: 02-07-1996

Date Recorded: 02-12-1996

Book: M96

Page: 4031 /

Instrument Number: 13283

Comments:

Legal Description : TRACT 12 OF KIELSMEIER ACRE TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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.

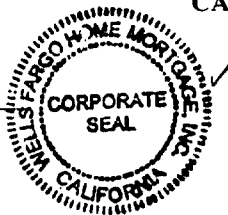
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 6/ 7/2002.

WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. S/B/M DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION DBA COURTESY FUNDING

SHARON BITTNER
ASSISTANT SECRETARY

State of OH

County of CLARK


SHEILA WILSON
VICE PRESIDENT

On this date of 6/ 7/2002, 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 WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. S/B/M DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION DBA COURTESY FUNDING, A CALIFORNIA 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



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