

Recording Requested By / Return To:
TERRY B NORRIS
1411 Elderberry Ln, KLAMATH FALLS, OR 97601
90350 9089754

State of Oregon, County of Klamath
Recorded 07/15/2002 4:22 a.m.
Vol M02, Pg 39883
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

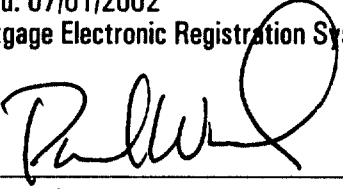
Substitution and Request for Full Reconveyance

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: INDEPENDENCE ONE MORTGAGE CORPORATION
Original Trustor: TERRY B NORRIS, MELISSA NORRIS
Recorded in Klamath County, OR, on 08/12/93 on Book M93 on Page 20098
Tax ID: R380117
Date of Deed of Trust: 08/05/93 Amount of Deed of Trust: \$80250.00

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.

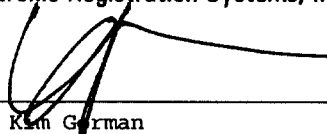
Dated: 07/01/2002
Mortgage Electronic Registration Systems, Inc.

By: 
Paula Ward
Vice President


Yara Estrada

State of California
County of Santa Clara

On 07/01/2002, before me, the undersigned, a Notary Public for said County and State, personally appeared Paula Ward, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of Mortgage Electronic Registration Systems, Inc., and that she 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: 
My Commission Expires 01/11/06



Prepared by: E. N. Harrison
Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868
LN# 9089754 ESCROW # 06/06/02
FINAL RECON.UT1 90350 2 07/01/02 02:47:54 36-035 1912 8
MIN#: 1000238-0000116892-5 MERS Tel.#: 1-888-679-6377