

Recording Requested By / Return To:
 FERRIS G HILL
 144903 Ringo Ct, LAPINE, OR 97739
 90350 9117392

State of Oregon, County of Klamath
 Recorded 07/15/2002 9:33 a. m.
 Vol M02, Pg 39891
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

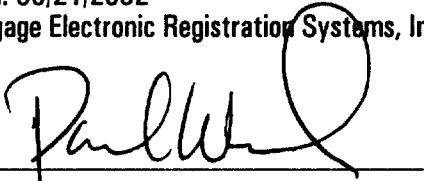
Substitution and Request for Full Reconveyance

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: MORTGAGE ONE INC
 Original Trustor: FERRIS G HILL, LEAH M HILL
 Recorded in Klamath County, Oregon, on 03/19/97 on Book m97 on Page 8146
 Tax ID: R138675
 Date of Deed of Trust: 03/13/97 Amount of Deed of Trust: \$81000.00

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: 06/21/2002
 Mortgage Electronic Registration Systems, Inc.

By: 
 Paula Ward
 Vice President


 Maribel Lopez

State of California
 County of Santa Clara
 On 06/21/2002, 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: Kim Gorman
 My Commission Expires 01/11/06



Prepared by: E. N. Harrison
 Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868
 LN# 9117392 ESCROW # 05/29/02
 FINAL RECON.UT1 90350 2 06/21/02 02:48:09 36-035 1819 18
 MIN#: 1000238-0000138163-5 MERS Tel.#: 1-888-679-6377