

Recording Requested By / Return To:  
**DARREL LEE YOUNG**  
 1603 Eldorado Blvd, KLAMATH FALLS, OR 97601  
 90350 9125043

State of Oregon, County of Klamath  
 Recorded 07/30/2002 4:51 a. m.  
 Vol M02, Pg 42790  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

## Substitution of Trustee

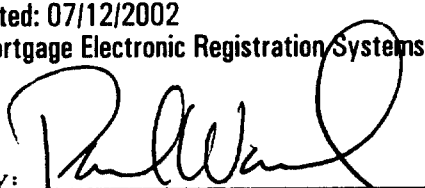
WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Wells Fargo Financial National Bank, a national banking association whose address is 2051 Killebrew Drive, Ste. 500, Bloomington, MN 55479-2556, as successor trustee under the Deed of Trust.

Original Beneficiary: SOUTH VALLEY BANK & TRUST  
 Original Trustor: DARREL LEE YOUNG, SUZANNE T YOUNG  
 Recorded in Klamath County, OR, on 09/08/97 on Book M97 on Page 29334  
 Tax ID: R186667  
 Date of Deed of Trust: 09/05/97 Amount of Deed of Trust: \$96400.00

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: 07/12/2002  
 Mortgage Electronic Registration Systems, Inc.

By:

  
 Paula Ward  
 Vice President

  
 Yara Estrada

State of California  
 County of Santa Clara

On 07/12/2002, 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# 9125043 ESCROW # 06/18/02  
 FINAL RECON.UT1 90350 2 07/12/02 02:48:00 36-035 2027 37  
 MIN#: 1000238-0000143728-8 MERS Tel.#: 1-888-679-6377