

'02 SEP 24 AM 11:58

State of Oregon, County of Klamath  
 Recorded 09/24/2002 11:58a m.  
 Vol M02, Pg 54281  
 Linda Smith, County Clerk  
 Fee \$ 260 # of Pgs 2

THIS INSTRUMENT MUST BE RECORDED IN:  
 KLAMATH County, OR  
 RECORDING REQUESTED BY:  
 WF685 WELLS FARGO HOME MORTGAGE, INC.  
 WHEN RECORDED MAIL TO:  
 BRUCE OWENS  
 3623 CORONADO WAY  
 KLAMATH FALLS, OR 97603

Loan #: 5621060 LPS #: 700702 Bin #: 09-16-02PH

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc. is the current holder of note dated: , Original Amount: \$104500.00 where there was a Deed of Trust recorded 10/13/99 as Instrument # --, Book: M99 Page: 40624, and ASPEN TITLE & ESCROW, INC. is the present Trustee under said Deed of Trust, and BRUCE T OWENS, AN UNMARRIED MAN is the trustor/grantor, and CAPITOL COMMERCE MORTGAGE CO., A CALIFORNIA CORPORATION is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 3623 CORONADO WAY, KLAMATH FALLS, OR 97603

NOW THEREFORE, the undersigned beneficiary hereby substitutes Wells Fargo Financial National Bank, a National Banking Association, whose address is 5024 Parkway Plaza Blvd., Charlotte, NC 28273 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. September 16, 2002

Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.

BY

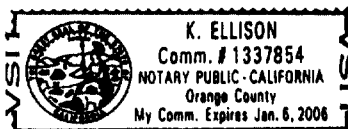
Wendy Heath, Vice President  
 for above Beneficiary

STATE OF CA  
 COUNTY OF Orange

On September 16, 2002 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Wendy Heath, Vice President personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

K. Ellison, Notary Public



**FULL RECONVEYANCE**

WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 9/16/02

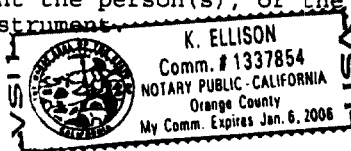
By: WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association

Wendy Heath, Vice President

State of California  
 County of Orange

ON 9/16/02 before me, K. Ellison, a Notary in and for the County of Orange, State of California, personally appeared Wendy Heath, Vice President, personally known to me to be the person(s) whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

K. Ellison, Notary Public



(MIN#: ) 725311  
 9/16/02

9/21/02