

Recording Requested By / Return To:  
KENNETH M HIGLEY  
5703 Havencrest Dr, KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath  
Recorded 10/11/2002 9:00 a. m.  
Vol M02, Pg 58194  
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 VALLEYS TATE BANK  
Original Trustor: KENNETH M HIGLEY, CHERYL D HINGLEY  
Recorded in Klamath County, OR, on 08/02/98 on Book M96 on Page 23597  
Tax ID: 0R17724  
Date of Deed of Trust: 07/30/96 Amount of Deed of Trust: \$115000.00

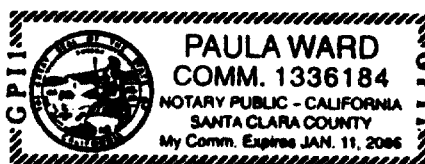
NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 09/16/2002  
Mortgage Electronic Registration Systems, Inc.

By:   
Yara Estrada  
Vice President

State of California  
County of Santa Clara  
On 09/16/2002, before me, the undersigned, a Notary Public for said County and State, personally appeared Yara Estrada, 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: Paula Ward  
My Commission Expires January 11, 2006



Prepared by: E. N. Harrison  
Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868  
LN# 9114894 ESCROW # 08/22/02  
FINAL RECON.UT1 90350 2 09/16/02 02:46:09 36-035 2847 20  
MIN#: 1000238-0000136279-1 MERS Tel.#: 1-888-679-6377