

Recording Requested By / Return To:
RAYMOND D RICKARDS
Po Box 470, FORT KLAMATH, OR 97626

State of Oregon, County of Klamath
Recorded 10/16/2002 8:22 a m.
Vol M02, Pg 58863
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

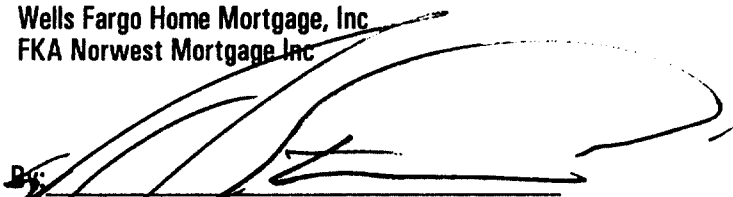
Substitution of Trustee

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: NORWEST MORTGAGE INC
Original Trustor: RAYMOND D RICKARDS, GAIL H RICKARDS
Recorded in Klamath County, OR, on 01/05/00 on Book M00 on Page 435
Tax ID: R309464
Date of Deed of Trust: 01/03/00 Amount of Deed of Trust: \$93750.00


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.

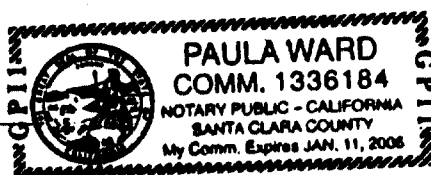
Dated: 09/13/2002
Wells Fargo Home Mortgage, Inc
FKA Norwest Mortgage Inc


By: Yara Estrada
Vice President

State of California
County of Santa Clara

On 09/13/2002, 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 Wells Fargo Home Mortgage, 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 Wells Fargo Home Mortgage, 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# 7996230 ESCROW # 08/20/02
FINAL RECON.UT1 90350 2 09/13/02 02:46:20 36-035 2815 42