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Recording Requested By / Return To: MICHAEL P RUDD 545 Pacific Ter, KLAMATH FALLS, OR 97601

State of Oregon, County of Klamatl	
Recorded 10/21/2002 11:40 a	m.
Vol M02, Pg 59864	
Linda Smith, County Clerk	
Fee \$ 2/00 # of Pgs/	

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 STATE BANK Original Trustor: MICHAEL P RUDD, JENNIFER A RUDD

Recorded in Klamath County, OR, on 05/10/96 on Book m96 on Page 13382

Tax ID: R306396

Date of Deed of Trust: 05/03/96 Amount of Deed of Trust: \$95000.00

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: 10/09/2002

Mortgage Electronic Registration Systems, Inc.

By:

Paula Ward Vice President

State of California County of Santa Clara

On 10/09/2002, 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..

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Notary: Kim Gorman

My Commission Expires January 11, 2006

KIM GORMAN COMM. 1334697 COMM. 1334697 COMM. 1334697 COMMAN COMMITTE SANTA CLARA COUNTY My Comm Expres JAN. 11, 2008

Prepared by: E. N. Harrison

Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868

LN# 9113453 ESCROW # 09/30/02

FINAL RECON.UT1 90350 2 10/09/02 11:13:31 36-035 3402 11

MIN#: 1000238-0000135231-3 MERS Tel.#: 1-888-679-6377

rev. 90350 / 9113453