State of Oregon, County of Klar	nat
Recorded 12/06/2002 8:37 a	m.
Vol M02, Pg 70689	
Linda Smith, County Clerk	
Fee \$ 74 60 # of Pgs /	

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR RECORDING REQUESTED BY: WF472 WELLS FARGO HOME MORTGAGE, INC. WHEN RECORDED MAIL TO: SHAUN O'NEILL 3919 GRENADA WAY

KLAMATH FALLS, OR 97603

Bin #: 11-19-02AL LPS #: 896501 Loan #: 3154821 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: \$80368.00where there was a Deed of Trust recorded 4/14/95 as Instrument # -, Book: M95 Page: 9348, and FIRST AMERICAN TITLE INSURANCE, CO. is the present Trustee under said Deed of Trust, and SHAUN P O'NEILL and KARI J ONEILL, HUSBAND AND WIFE is the trustor/grantor, and DIRECTORS MORTGAGE LOAN CORP., A CA CORP., is the original beneficiary, and the original beneficiary, and
WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR 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: 3919 GRENADA 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.

November 20, 2002

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

original Trustee, effective immediately. November 20, 2002
Wells Fargo Home Mortgage, Inc. f/k/a Norwest Mortgage, Inc.

Suzanne Gonzalez Vice President for above Beneficiary

STATE OF CA

COUNTY OF ORANGE
On November 20, 2002 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Suzanne Gonzalez, 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.

acted, executed the instrument.
WITNESS MY hand and official seal.

REESE, Notary Public

MICHELE REESE MICHELE REESE
Comm. # 1300417
NOTARY PUBLIC CALIFORNIA
Urange County
My Comm. Expires April 10, 2005

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 purbuant 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: November 20, 2002 By: WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association

Vice President Suzanne Gonzalez,

State of California

ON November 20, 2002, before me, MICHELE REESE, a Notary in and for the County of Orange, ON November 20, 2002, before me, MICHELE REESE, a Notary in and for the County of Orange, State of California, personally appeared Suzanne Gonzalez, 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.

MICHELE REESE, Notary Public

(MIN#: ) 851735 11/27/02

MICHELE REESE Comm. # 1300417 NOTARY PUBLIC - CALIFORNIA Orange County
My Comm. Expires April 10, 2005

12/13/02