

'02 DEC 6 AM8:37

State of Oregon, County of Klamath
 Recorded 12/06/2002 8:37 a m.
 Vol M02, Pg 70690
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
 KLAMATH County, OR
 RECORDING REQUESTED BY:
 WF472 WELLS FARGO HOME MORTGAGE, INC.
 WHEN RECORDED MAIL TO:
 JEFFREY SMITH
 4900 SUNSET RIDGE ROAD
 KLAMATH FALLS, OR 97601

Loan #: 8658844 LPS #: 897147 Bin #: 11-19-02AL

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: ,
 Original Amount: \$150000.00 where there was a Deed of Trust recorded 5/29/01 as Instrument
 # -, Book: M01 Page: 24638, and WELLS FARGO HOME MORTGAGE, INC. is the present Trustee
 under said Deed of Trust, and JEFFREY J SMITH and LINDA S SMITH, HUSBAND AND WIFE is the
 trustor/grantor, and WELLS FARGO HOME MORTGAGE, INC. 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: 4900 SUNSET RIDGE RD, KLAMATH FALLS, OR 97601

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, Inc.

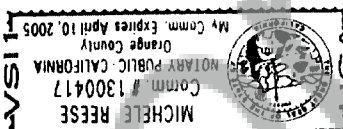
BY Suzanne Gonzalez, Vice President
 for above Beneficiary

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.

WITNESS MY hand and official seal.

MICHELE REESE, 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: November 20, 2002

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

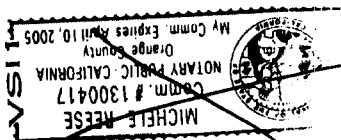
Suzanne Gonzalez, Vice President

State of California
 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#:) 690259
 11/27/02



12/13/02

