

'02 DEC 18 AM 10:21

State of Oregon, County of Klamath
 Recorded 12/18/2002 10:21 a m.
 Vol M02, Pg 73649
 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:
 ARNOLD DAVIS
 7305 FLAG COURT
 KLAMATH FALLS, OR 97603

Loan #: 8327748 LPS #: 917101 Bin #: 12-02-02HN

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: , Original Amount: \$55000.00, where there was a Deed of Trust recorded 11/1/00 as Instrument # --, Book: M00 Page: 39896, and AMERITITLE,,, is the present Trustee under said Deed of Trust, and ARNOLD R DAVIS and AUDREY E DAVIS, 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: 7305 FLAG COURT, 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. December 03, 2002

Wells Fargo Home Mortgage, Inc.

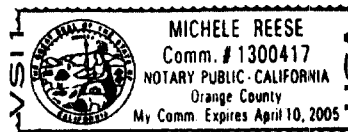
BY [Signature]
 Suzanne Gonzalez, Vice President
 for above Beneficiary

STATE OF CA
 COUNTY OF ORANGE

On December 03, 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.

[Signature]
 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: December 03, 2002

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

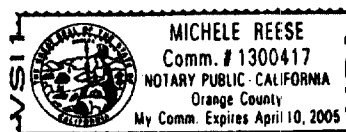
[Signature]
 Suzanne Gonzalez, Vice President

State of California
 County of Orange

ON December 03, 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.

[Signature]
 MICHELE REESE, Notary Public

(MIR# :) 710411
 12/6/02



12/22/02