State of Oregon, County of Klamath Recorded 01/07/2003 10:17a m. Vol M03 Pg /094/ Linda Smith, County Clerk Fee \$ 26 # of Pgs

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR RECORDING REQUESTED BY: WF936 WELLS FARGO HOME MORTGAGE, INC. AFTER RECORDING MAIL TO: MICHAEL D KAY 1811 PINEDALE ST MEDFORD, OR 97504

Loan #: 0013492640 LPS #: 972813 Bin #: 12-24-02AC SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GE MORTGAGE SERVICES, LLC, F/K/A GE CAPITAL MORTGAGE SERVICES, INC. is the current holder of note dated: , Original Amount: \$111600.00where there was a Deed of Trust recorded 1/28/94 as Instrument # 75217, Book: M94 Page: 3162, and MOUNTAIN TITLE COMPANYIS the present Trustee under said Deed of Trust, and MICHAEL D KAY and CATHY S KAY, AS TENANTS BY THE ENTIRETY is the trustor/grantor, and NORTH AMERICAN MORTGAGE COMPANY 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 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: 3616 RIO VISTA 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. December 24, 2002

GE MORTGAGE SERVICES, LLC, F/K/A GE CAPITAL MORTGAGE SERVICES, INC.

Wendy Heath, Assistant Secretary for above Beneficiary

STATE OF CA COUNTY OF Orange

On December 24, 2002 before me, J. Garcia, a Notary Public in and for Orange County in the State of CA, personally appeared Wendy Heath, Assistant Secretary, 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.

J. Garcia, Notary Public

J. GARCIA Commission # 1330492 Notary Public - California **Orange County** My Comm. Expires Nov 17, 2006

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.

Pecember 24, 2002
WELLS FARGO FINANCIAL NATIONAL BANK, a National Banking Association

Wendy Heath, Assistant Secretary

State of CA

County of Orange

ON December 24, 2002, before me, J. Garcia a Notary in and for the County of Orange, State of California, personally appeared Wendy Heath, Assistant Secretary 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 s) acted, executed the instrument. which the person

J. Garcia, Notary Public

(MIN#:) 668563

1/2/03

J. GARCIA Commission # 133(1492 Notary Public - California **Orange County** My Comm. Expires Nov 17, 2005

1/18/03