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Vol M03 Page 01700

State of Oregon, County of Klamath
Recorded 01/10/2003 8:30a.m.
Vol M03 Pg 01700
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.
AFTER RECORDING MAIL TO:
J LAYTON WALKER
2877 IVAN LANE
KLAMATH FALLS, OR 97603

Loan #: 8074871 LPS #: 962110 Bin #: 12-23-02JD

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: ,
Original Amount: \$252700.00 where there was a Deed of Trust recorded 6/27/00 as Instrument
--, Book: M00 Page: 23325, and FORREST N.A. BACCI, ESQ is the present Trustee under said
Deed of Trust, and J L WALKER and DENISE G WALKER, HUSBAND AND WIFE AND HARRIET A. ADLER,
AN UNMARRIED WOMAN is the trustor/grantor, and WELLS FARGO HOME MORTGAGE, INC. is the
original beneficiary, and

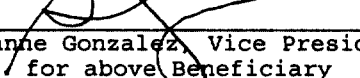
WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and

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: 2877 IVAN LANE, 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 26, 2002

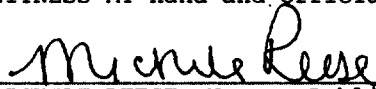
Wells Fargo Home Mortgage, Inc.

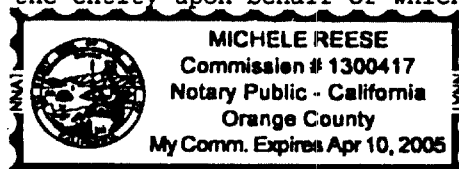
BY 
Suzanne Gonzalez, Vice President
for above Beneficiary

STATE OF CA
COUNTY OF ORANGE

On December 26, 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.

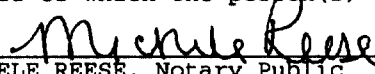
Date: December 26, 2002

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

Suzanne Gonzalez, Vice President

State of CA
County of ORANGE

ON December 26, 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#:) 710855
12/27/02



1/12/03