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State of Oregon, County of Klamath
 Recorded 01/31/2003 10:13 A.M.
 Vol M03 Pg 05945
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
 KLAMATH County, OR
 RECORDING REQUESTED BY:
 WF685 WELLS FARGO HOME MORTGAGE, INC.
 AFTER RECORDING MAIL TO:
 MICHAEL YOUNG
 4344 CALIMESA WAY
 KLAMATH FALLS, OR 97603

Loan #: 2581286 LPS #: 1010216 Bin #: 01-17-03AH

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: \$111000.00 where there was a Deed of Trust recorded 12/22/00 as Instrument # --, Book: M00 Page: 46099, and AMERITITLE is the present Trustee under said Deed of Trust, and MICHAEL W YOUNG and KATHRYN L YOUNG is the trustor/grantor, and FIRST HORIZON HOME LOAN CORPORATION 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: 4344 CALIMESA 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. January 17, 2003

Wells Fargo Home Mortgage, Inc. F/K/A Norwest Mortgage, Inc.

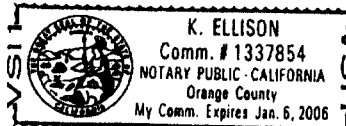
BY Joe Rojo, Vice President
 for above Beneficiary

STATE OF CA
 COUNTY OF Orange

On January 17, 2003 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Joe Rojo, 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.

K. Ellison, 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: January 17, 2003

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

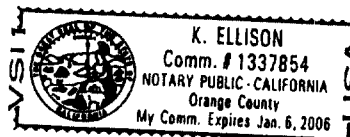
Joe Rojo, Vice President

State of CA
 County of Orange

ON January 17, 2003, before me, K. Ellison a Notary in and for the County of Orange, State of California, personally appeared Joe Rojo, 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.

K. Ellison, Notary Public

(MIN#:) 726260
 1/17/03



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