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State of Oregon, County of Klamath
Recorded 02/25/2003 10:18 a m.
Vol M03 Pg 11195
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:
JAMES MOREY JR
4911 VILLA DRIVE
KLAMATH FALLS, OR 97603

Loan #: 5576677 LPS #: 1049275 Bin #: 01-31-03CS



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc. is the current holder of note dated: 4/30/99, Original Amount: \$80000.00 where there was a Deed of Trust recorded 5/7/99 as Instrument # --, Book: M99 Page: 17657, and AMERITITLE is the present Trustee under said Deed of Trust, and JAMES A MOREY JR and JAN K MOREY is the trustor/grantor, and ELDORADO BANK DBA COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS 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: 4911 VILLA DRIVE, 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. February 03, 2003

Wells Fargo Home Mortgage, Inc. formerly known as Norwest Mortgage, Inc.


BY

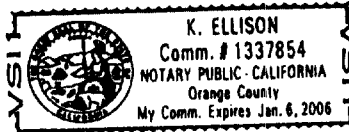

Joe Rojo, Vice President
for above Beneficiary

STATE OF CA
COUNTY OF Orange

On February 03, 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: February 03, 2003

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

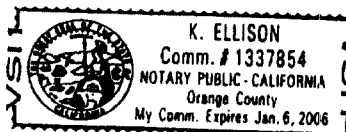

Joe Rojo, Vice President

State of CA
County of Orange

ON February 03, 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#:) 725105
2/6/03



2/22/03