

03 OCT 15 AM 10:04

Vol M03 Page 76476

State of Oregon, County of Klamath
Recorded 10/15/03 10:04 a m
Vol M03 Pg 76476
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:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 9103361 LPS #: 2106986 Bin #: 091903_11

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Mortgage Electronic Registration Systems, Inc. (MERS) as Nominee for Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 9/26/1995, Original Amount: \$80000.00 where there was a Deed of Trust recorded 9/26/1995 as Instrument # 6746, Book: M95 Page: 26107 (If re-recorded: #-- Bk:-- Pg:--), and MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY is the present Trustee under said Deed of Trust, and JOHN M STEPAHIN is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR SOUTH VALLEY STATE BANK 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: 1040 HARBOR ISLES BLVD, KLAMATH FALLS, OR 97601

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. October 08, 2003

Mortgage Electronic Registration Systems, Inc. (MERS) as Nominee for Wells Fargo Home Mortgage, Inc.

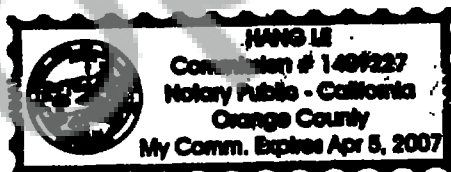
BY [Signature]
Lisa Kimbrough, Assistant Secretary
for above Beneficiary

STATE OF CA COUNTY OF Orange

On October 08, 2003 before me, Hang Le, a Notary Public in and for Orange County in the State of CA, personally appeared Lisa Kimbrough, 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.

[Signature]
Hang Le, 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: October 08, 2003

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

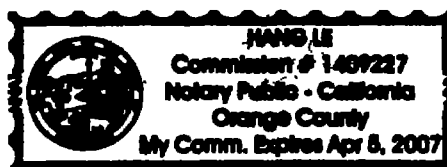
[Signature]
Lisa Kimbrough, Assistant Secretary

State of CA County of Orange

ON October 08, 2003, before me, Hang Le a Notary in and for the County of Orange, State of California, personally appeared Lisa Kimbrough, 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 which the person(s) acted, executed the instrument.

[Signature]
Hang Le, Notary Public

(MIN#: 100023800001275027) 688004
9/25/2003



10/11/2003

21
+5