Recording Requested By: Wells Fargo Home Mortgage, Inc.

When Recorded Return To:

LORI A GALLAGHER 2406 KANE ST KLAMATH FALLS, OR 97603

07903 Vol. MO4 Page

State of Oregon, County of Klamath Recorded 02/10/2004 8:3/a m Vol M04 Pg 7963-4 Linda Smith, County Clerk Fee \$ 3/00 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WFHM - CLIENT 472 #:6272439 "GALLAGHER" Lender ID:826711/1665778712 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/16/1997 made by LORI A GALLAGHER as the original Grantor(s), to AMERICAN SECURITIES COMPANY, as the original Trustee, for the banefit of WELLS RESOURCE MORTGAGE SERVICES, as the original beneficiary, which Deed of Trust was recorded on 05/22/1997 in Book/Reel/Liber: M97 Page/Folio: 15662 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, Trustee in lieu of the above named Trustee under said Deed of Trust.

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION have caused these presents to be executed by their duly authorized officers on the dates below written.

Wells Resource Mortgage Services

On 12-17

DAN BEREND, Assistant

Secretary

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL **BANKING ASSOCIATION as**

Trustee

On <u>December 8th, 2003</u>

DEBBIE ARCHULETA, TITLE

OFFICER

STATE OF Minnesota **COUNTY OF Hennepin**

, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin On 12-17-03 County, in the State of Minnesota, personally appeared DAN BEREND, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

THE UNDERSIGNED NOTARY Notary Expires: 0/3/03

MICHELLE L. PIERSON & NOTARY PUBLIC-MINNESOTA My Commission Expires Jan. 31, 2005 **~~~~~~**

(This area for notarial seal)

STATE OF California COUNTY OF San Bernardino

On 12/17/2003 before me, ANNORA N. HALL, NOTARY PUBLIC, a Notary Public in and for San Bernardino in the State of California, personally appeared DEBBIE ARCHULETA, TITLE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WINNESS my hand and official seal,

ANNORA N. HALL, NOTARY PUBLIC Notary Expires: 02/07/2007 #1398781



(This area for notarial seal)