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THIS INSTRUMENT MUST BE RECORDED IN:

KLAMATH County, OR

RECORDING REQUESTED BY:

WF708 Wells Fargo Home Mortgage, Inc.

AFTER RECORDING MAIL TO:

Fidelity National LPS

PO Box 19523

Irvine, CA 92623-9523

State of Oregon, County of Klamath

Recorded 03/09/2004 9:19 AM

Vol M04 Pg 13416

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

Loan #: 0023895998 LPS #: 2404208 Bin #: 02-20-04P-IM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 5/1/2003 Original Amount: \$40886.00 where there was a Deed of Trust recorded 6/4/2003 as Instrument # --, Book: M03 Page: 37866 (If re-recorded: #-- Bk:-- Pg:--), and FIDELITY NATIONAL TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and JOAN L SMITHEY, A SINGLE PERSON 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: 27275 HWY 97 NORTH, CHILOQUIN, OR 97624

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 20, 2004

Wells Fargo Home Mortgage, Inc.

BY

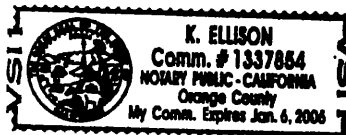
Christina Ling, Vice President-Loan Documentation
for above Beneficiary

STATE OF CA COUNTY OF Orange

On February 20, 2004 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Christina Ling, Vice President-Loan Documentation, 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 20, 2004

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

Christina Ling, Vice President-Loan Documentation

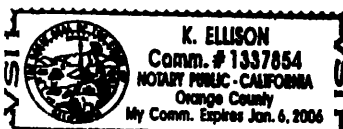
State of CA County of Orange

ON February 20, 2004, before me, K. Ellison, a Notary in and for the County of Orange, State of California, personally appeared Christina Ling, Vice President-Loan Documentation 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#:) 705906

3/3/2004



3/19/2004