

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 03/10/2004 8:41 A m
 Vol M04 Pg 13653
 Linda Smith, County Clerk
 Fee \$ 3.00 # of Pgs 1

Loan #: 0010632313 LPS #: 2409696 Bin #: 030204-4
 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 9/9/2002
 Original Amount: \$30240.00 where there was a Deed of Trust recorded 9/10/2002 as Instrument
 # -, Book: M02 Page: 51310 (If re-recorded: 9/11/2002 #- Bk:M02 Pg:51701), recorded
 9/12/2002 as Instrument #-, Book: M02 Page: 51953 and FIDELITY NATIONAL TITLE INS. CO. is
 the present Trustee under said Deed of Trust, and MARSHAL E FRONCKOWIAK, 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: 801 DELTA ST, 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. March 03, 2004

Wells Fargo Home Mortgage, Inc.

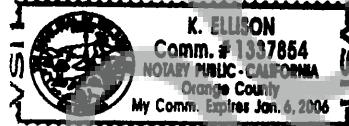
BY 
 Christina Ling, Vice President-Loan Documentation
 for above Beneficiary

STATE OF CA COUNTY OF Orange

On March 03, 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: March 03, 2004

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

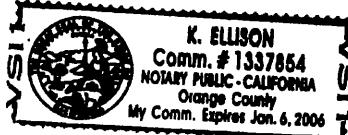

 Christina Ling, Vice President-Loan Documentation

State of CA County of Orange

ON March 03, 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#:) 701129
 3/9/2004



3/25/2004

2/25/2004
 3/1/2004