'04 MAY 10 AMB: 45

State of Oregon, County of Klamath Recorded 05/10/2004 8:45 a m Vol M04 Pg 28223 Linda Smith, County Clerk
Fee \$ 2/6 # of Pgs

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

Bin #: 04-19-04P-IM Loan #: 0186870333 LPS #: 2478198

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Home Mortgage, Inc. is the current holder of note dated: 5/13/2003, Original Amount: \$134400.00 where there was a Deed of Trust recorded 5/19/2003 as Instrument # --, Book: MO3 Page: 33659 (If re-recorded: #-- Bk:-- Pg:--), and AMERITITLE is the present Trustee under said Deed of Trust, and SHAWN WESLEY RICHARDS AND LEILANI ANN RIDHARDS is the trustor/grantor, and COLUMBIA RIVER BANK MORTGAGE GROUP 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: 441 HUNTER COURT, 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. April 19, 2004 Wella Fargo Home Mortgage, Inc.

> vice President-Loan Documentation Keith Barney, for above Beneficiary

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COUNTY OF Orange On April 19, 2004 before me, K. Ellison, a Notary Public in and for Orange County in the State of CA, personally appeared Keith Barney, 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

K. ELLISON Comm. # 1337854
MOTARY PUBLIC - CALIFORNIA
Ornege County
My Comm Emires Jon. 8, 2006

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: April 19, 2004
By: WELLS FARGE BINANCIAL NATIONAL BANK, a National Banking Association

Keith Barney, President-Loan Documentation

County of Orange ON April 19, 2004, before me, K. Ellison, a Notary in and for the County of Orange, State of California, personally appeared Keith Barney, 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#:) 709059 4/29/2004

K. ELLISON COMM. # 1337854 INCTARY PUBLIC CAUFORNIA Orange County

My Comm. Expires Jan. 6, 2006

5/15/2004