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Comm. # 1428712 NOTARY PUBLIC - CALIFORNIA Orange County
My Comm Expires JULY 4, 2007

State of Oregon, County of Klamath Recorded 10/19/04 9.5 4 a m Vol M04 Pg 20965

Linda Smith, County Clerk

Fee \$ _ 2600 __ # of Pgs

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR RECORDING REQUESTED BY: WF685 WELLS FARGO HOME MORTGAGE AFTER RECORDING MAIL TO: Fidelity National LPS PO Box 19523

Irvine, CA 92623-9523

Loan #: 5561491 LPS #: 2682754 Bin #: 092704-4

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. WHEREAS, Wells rargo Bank, N.A. Successor by merger to wells rargo nome Foltgage, Inc. f/k/a Norwest Mortgage, Inc. is the current holder of note dated: 3/16/1999, Original Amount: \$140000.00 where there was a Deed of Trust recorded 3/24/1999 as Instrument #76890, Book: M99 Page: 10511 (If re-recorded: #- Bk:- Pg:-), and AMERITITLEIS the present Trustee under said Deed of Trust, and STEVEN R GRAY and ROSALIND L GRAY AS TENANTS BY THE ENTIRETY is the trustor/grantor, and ELDORADO BANK DBA COMMERCE SECURITY BANK, ITS

SUCCESSORS AND/OR ASSIGNS 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: 1183 HARBOR ISLES, 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. September 28, 2004
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. f/k/a Norwest

Mortgage, Inc.

Christina Ling, Vice Pesident Loan Documentation for above Beneficiary

STATE OF CA COUNTY OF Orange On September 28, 2004 before me, A. Munoz, 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. A. MUNOZ

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: September 28, 2004

FINANCIAL NATIONAL BANK, a National Banking Association WELLS FARGO Ul

Vice Christina Ling, President Loan Documentation

State of CA County of Orange
ON September 28, 2004, before me, A. Munoz 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.

A. Munoz, Notary Public

(MIN#:) 725034 10/5/2004

A. MUNOZ Comm. # 1428712 NOTARY PUBLIC - CALIFORNIA Orange County
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10/21/2004