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Document Prepared By:

WFORSTDR-5 09/30/04

RONALD E. MEHARG

When recorded return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

MIN #: 100071200000190585

VRU Tel.#: 888/679-MERS

Vol M04 Page 80556

State of Oregon, County of Klamath

Recorded 11/23/04 8:12 a m

Vol M04 Pg 80556

Linda Smith, County Clerk

Fee \$ 26⁰⁰ # of Pgs 1

Project #: 708MERS

Reference #: 708-0193136959



* 7 0 8 - 0 1 9 3 1 3 6 9 5 9 *

Secondary Reference #: 20041124 (R045)

PIN/Tax ID #: R886002

Property Address:

10417 KINCHELOE AVENUE

KLAMATH FALLS, OR 97603

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association, as successor Trustee; and,

WHEREAS, WELLS FARGO FINANCIAL NATIONAL BANK, under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Borrower(s): MICHAEL G. JONES AND TARAL. JONES, AS TENANTS BY THE ENTIRETY

Original Trustee: AMERITITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$89,425.00

Date of Deed or Trust: 3/22/2004

Date Recorded: 3/31/2004

Book: M04

Page: 18339-18352 Instrument Number: NA

Comments: ORIGINAL LENDER IS GATEWAY BUSINESS BANK, D/B/A MISSION HILLS MORTGAGE BANKERS, A CALIFORNIA CORPORATION

and recorded in the official records of Klamath County, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/15/2004.

WELLS FARGO FINANCIAL NATIONAL BANK

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

JESSICA LEETE

TITLE OFFICER

State of GA

County of FULTON

LINDA GREEN

VICE PRESIDENT

On this date of 11/15/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named LINDA GREEN and JESSICA LEETE, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and TITLE OFFICER of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and WELLS FARGO FINANCIAL NATIONAL BANK respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations or business entities, and that said corporations or business entities executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:



DIANNE MISKELL
Notary Public - Georgia
Fulton County

My Comm. Expires June 14, 2008