'05 MARCAMENT PREPARED BY:

RONALD E. MEHARG

When recorded return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

MIN #: 100039610005014385 VRU Tel.#: 888/679-MERS

Project#: 708MERS

Reference #: 708-0189419393

* 7 0 8 - 0 1 8 9 4 1 9 3

Secondary Reference #: 20050305 (R045)

PIN/Tax ID #: R569744 Property Address: **4781 GLENWOOD**

KLAMATH FALLS, OR 97603

Vol MO5 Page 14198

State of Oregon, County of Klamath Recorded 03/03/2005 Vol M05 Pg_ 1419 Linda Smith, County Clerk __ # of Pgs _

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;

WFORSTDR-5 01/19/2005

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 indebtness 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): BARBARA A. WALTMAN AND MICHAEL R. WALTMAN, SR.

Original Trustee: ASPEN TITLE AND ESCROW

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$113,050.00

Date of Deed or Trust: 9/10/2003

Date Recorded: 9/15/2003

Book: M03 Page: 68495 / Instrument Number: N/A

Comments: E-LOAN, INC.

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 02/18/2005.

WELLS FARGO FINANCIAL NATIONAL BANK

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

JESSICA LEETE TITLE OFFICER

State of GA

County of FULTON

LINDA GREEN

On this date of 02/18/2005, 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