

05 MAR 9 AM 8:55

Vol M05 Page 15544

Recording Requested By:
WELLS FARGO HOME MORTGAGE

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 03/09/2005 8:55 a m
Vol M05 Pg 15544
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1
500 opa

WELLS FARGO HOME MORTGAGE
2701 WELLS FARGO WAY
MINNEAPOLIS, MN 55467



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WFHM - CLIENT 591 #:4949356 "KERN" Lender ID:B15001/0004949356 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/20/1999 made by KENNETH D KERN AND CINDY A KERN AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FORREST N. A. BACCI, ESQ., as the original Trustee, for the benefit of NORWEST MORTGAGE, INC. DBA DIRECTORS ACCEPTANCE, as the original beneficiary, which Deed of Trust was recorded on 01/27/1999 in Book/Reel/Liber: M99 Page/Folio: 3092 as Instrument No.: 73708, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, Trustee in lieu of the above named Trustee under said Deed of Trust.

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION have caused these presents to be executed by their duly authorized officers on the dates below written.

Home Loan Mortgage Trust 1999-A

On February 23, 2005

By: Ronald L. Fisher
RONALD L. FISHER, Vice President

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee
On February 23rd, 2005

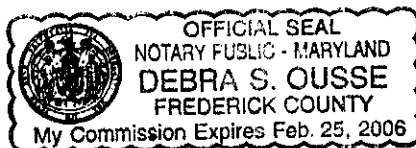
By: Irish Bergerson
IRIS BERGERSON, TITLE OFFICER

STATE OF MARYLAND
COUNTY OF FREDERICK

On 02/25/05, before me, DEBRA S. OUSSE, a Notary Public in and for FREDERICK in the State of MARYLAND, personally appeared RONALD L. FISHER, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Debra S. Ousse
Notary Expires: 1 / 1



(This area for notarial seal)

STATE OF Minnesota
COUNTY OF Hennepin

On February 23rd, 2005, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared IRIS BERGERSON, TITLE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Sui H Lau
THE UNDERSIGNED NOTARY
Notary Expires: 1 / 1



(This area for notarial seal)

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+5
5 opa