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Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To:

JENNIFER OSTENSON 513 OREGON TER MEDFORD, OR 97504 State of Oregon, County of Klamath Recorded 04/05/2005 9:15 A m Vol M05 Pg 2322-23
Linda Smith, County Clerk Fee \$ 31 00 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

America's Servicing Company #:1205005255 "OSTENSON" Lender ID:L25221/1687199600 Klamath, Oregon

MERS #: 100070105001015973 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/06/2003 made by JENNIFER S. OSTENSON, AS HER SOLE AND SEPARATE PROPERTY. as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FRONTIER INVESTMENT CO. DBA RAINLAND MORTGAGE COMPANY, as the original beneficiary, which Deed of Trust was recorded on 02/12/2003 in Book/Reel/Liber: M03 Page/Folio: 08731 as Instrument No.: N/A, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS"

On August 16th, 2004 -

KARIE MCCLAIN, Assistant Secretary

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee

On August 16th, 2004

KARIE MCCLAIN, TITLE OFFICER

STATE OF California COUNTY OF San Bernardino

On August 16th, 2004, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared KARIE MCCLAIN, Assistant Secretary, 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 har and official seal,

TAMMY STURGIS \ Notary Expires: 12/18/2007 #1456797

TAMMY STURGIS
Comm. # 1456797
NOTARY PUBLIC - CALIFORNIA
San Bernardino County
My Comm. Expires Dec. 18, 2007

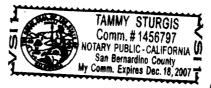
(This area for notarial seal)

STATE OF California COUNTY OF San Bernardino

On August 16th, 2004, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared KARIE MCCLAIN, 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,

Notary Expires: 12/18/2007 #1456797



(This area for notarial seal)