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Document Prepared By:

RONALD E. MEHARG

When recorded return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

MIN #: 100032700002805666 VRU Tel.#: 888/679-MERS

Project #: 708MERS

Reference #: 708-0182884692

* 7 0 8 - 0 1 8 2 8 8 4 6 9 2 *

Secondary Reference #: 20050706 (R045)

PIN/Tax ID #: Property Address:

627 DELTA STREET

KLAMATH FALLS, OR 97601

Vol. M05 Page 48962

State of Oregon, County of Klamath Recorded 06/29/05 Vol **M0**5 Pg<u>48962</u> Linda Smith, County Clerk Fee \$ 2600 # of Pgs __ # 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 04/28/2005

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): CLINTON E. WILLHITE AND TRUDY L. WILLHITE, AS TENANTS BY THE ENTIRETY

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$91,000.00

Date of Deed or Trust: 10/3/2002

Date Recorded: 10/11/2002

Page: 58270-58283 Book: M02

Comments: ORIGINAL LENDER: CAPITOL COMMERCE MORTGAGE CO., 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 06/20/2005.

WELLS FARGO FINANCIAL NATIONAL BANK

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

JESSICA LEETE TITLE OFFICE R

State of GA

County of FULTON

LINDA GREEN VICE PRESIDENT

On this date of 06/20/2005, 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.

wet Kerry

MARY L. KELLY Notary Public - Georgia **Fulton County** My Comm. Expires Oct. 14, 2007