Recording Requested By: WELLS FARGO HOME MORTGAGE

When Recorded Return To:

LOUISE WILLIAMS 1607 CRESCENT AVENUE KLAMATH FALLS, OR 97601-7601

M06-02386

Klamath County, Oregon 02/08/2006 09:00:04 AM Pages 1 Fee: \$26.00

<u>SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE</u>
WFHM - REVERSE MORTGAGES #:639013 "WILLIAMS" Lender ID:1277/6000143748 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/10/2005 made by LOUISE CAROL WILLIAMS as the original Grantor(s), to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of WELLS FARGO BANK, N.A., as the original beneficiary, which Deed of Trust was recorded on 01/14/2005 in Book/Reel/Liber: M05 Page/Folio: 03499 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.

Wells Fargo Bank, N.A.

On January 24th, 2006

JOHN LARSEN, Vice President Loan

Documentation

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee

On 1-24:06

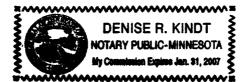
JOHN LARSEN, TITLE OFFICER

STATE OF Minnesota **COUNTY OF Hennepin**

On January 24th, 2006, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin County, in the State of Minnesota, personally appeared JOHN LARSEN, Vice President Loan Documentation, 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,

anse 22 THE UNDERSIGNED NO Notary Expires: \\3\/ \200



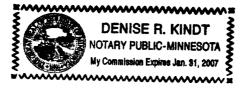
(This area for notarial seal)

STATE OF Minnesota **COUNTY OF Hennepin**

, before me, THE UNDERSIGNED NOTARY, a Notary Public in and for Hennepin County, in 1-24-06 the State of Minnesota, personally appeared JOHN LARSEN, 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.

VITNESS my hand and official seal,

THE UNDERSIGNE Notary Expires: 1/3/1 2007



(This area for notarial seal)