M06-06394

Klamath County, Oregon 04/04/2006 08:15:30 AM

Pages 2 Fee: \$31.00

Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To:

DAVE C. HOWARD 5117 SUMAC AVE KLAMATH FALLS, OR 97603

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
America's Servicing Company #:1100072576 "HOWARD" Lender ID:K73002/113163117 Klamath, Oregon MERS #: 100122200001015657 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/08/2004 made by DAVE C. HOWARD AND KRISTINA E. HOWARD, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 07/14/2004 in Book/Reel/Liber: M04 Page/Folio: 46042 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. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION

On March 29th, 2006

Ву TONYA MARSHALL, Assistant Secretary By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING **ASSOCIATION** as Trustee

On March 29th, 2006

Mi TONYA MARSHALL, TITLE OFFICER

STATE OF California COUNTY OF San Bernardino

On March 29th, 2006, before me, NORI E. MCVEY, a Notary Public, personally appeared TONYA MARSHALL, 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(ies), and that by his/her/their signature(s) 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,

NORI E. MCVEY

Notary Expires: 12/26/2007 #1456782

NORI E. MCVEY
COMM. #1456782
NOTARY PUBLIC - CALIFORNIA
SAN BERNARDINO COUNTY
y Comm. Expires 12-26-07

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF San Bernardino

On March 29th, 2006, before me, PATRICIA RODNEY-DAVIS, a Notary Public, personally appeared TONYA MARSHALL, 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(ies), and that by his/her/their signature(s) 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,

PATRICIA RODNEY-DAVIS

Notary Expires: 02/03/2008 #1468036 5



(This area for notarial seal)