2006-018308 Klamath County, Oregon

Recording Requested By: WELLS FARGO HOME MORTGAGE

When Recorded Return To:

RICHARD D RAGAN 1937 LEROY ST CLAMATH FALLS, OR 97601 00003501200600183080020020

09/12/2006 09:22:41 AM

Fee: \$31.00

WFHM - CLIENT 708 #:0251874426 "RAGAN" Lender ID:642159/1681183505 Klamath, Oregon MERS #: 100058900001201169 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/24/2002 made by RICHARD D RAGAN AND JOANNE H POLLACK, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to PACIFIC NORTHWEST TITLE OF OREGON, INC., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 04/30/2002 in Book/Reel/Liber: M02 Page/Folio: 25869-84 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.

On August 30th, 2006

John Larsen, Assistant Secretary

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee

On August 30th, 2006

JOHN LARSEN, TITLE OFFICER

STATE OF Minnesota COUNTY OF Hennepin

On August 30th, 2006, before me, a Notary Public in and for Hennepin County in the State of Minnesota, personally appeared John Larsen, 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 hand and official seal,

Notary Expires: /

PRAGNA S. PATEL
Notary Public
Minnesota
My Commission Expires January 31, 2011

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Minnesota COUNTY OF Hennepin

On August 30th, 2006, before me, a Notary Public in and for Hennepin County in 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.

WITNESS my hand and official seal,

Notary Expires: /



(This area for notarial seal)