2006-024526 Klamath County, Oregon

Recording Requested By: WELLS FARGO HOME MORTGAGE

When Recorded Return To:

MARGARET SCARLETT **4523 LAVERNE AVENUE** KLAMATH FALLS, OR 97603-7603

12/12/2006 09:09:32 AM

Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
WFHM - REVERSE MORTGAGES #:732891 "SCARLETT" Lender ID:1277/6000173607 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/11/2005 made by MARGARET E SCARLETT 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 08/16/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-62063 , 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 December 1st, 2006

John P. Larsen, Vice President Loan

Documentation

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee On __/*3/1/010*

JOHN P. LARSEN, TITLE OFFICER

STATE OF Minnesota COUNTY OF Hennepin

On December 1st, 2006, before me, a Notary Public in and for Hennepin County in the State of Minnesota, personally appeared John P. 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,

Notary Expires:

DENISE R. KINDT Notary Public Minnesota on Expires January 31, 2007

(This area for notarial seal)

STATE OF Minnesota **COUNTY OF Hennepin**

This instrument was acknowledged before me on \(\lambda \lambda \rangle \lambda \rangle \lambda \rangle \lambda \rangle \lambda \rangle \rangle \lambda \rangle \rang This instrument was acknowledged before me on by JOHN P. LARSEN, TITLE OFFICER of

WITNESS my hand and official seal.

Notary Expires: / /

DENISE R. KIND Notary Public Minnesota on Expires January 31, 2007

(This area for notarial seal)