2007-000712 Klamath County, Oregon

Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To:

CLAUDE E RATCLIFF 5526 AVALON ST KLAMATH FALLS, OR 97603 01/16/2007 10:36:09 AM

Fee: \$31.00

<u>SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE</u>

America's Servicing Company #:1300017502 "RATCLIFF" Lender ID:203001/11613078 Klamath, Oregon

MERS #: 100331200000164412 VRU #: 1-888-679-6377

Instrument No.: 2006-15464, in the official records of Klamath County, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/21/2006 made by CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF, HUSBAND AND WIFE as the original Grantor(s), to JULIE MARTIN, A MARYLAND LIMITED LIABILITY COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UNITED EQUITY, LLC, as the original beneficiary, which Deed of Trust was recorded on 08/01/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as

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 UNITED EQUITY, LLC

On January 4th, 2007

DION CHESSAR, Assistant Secretary

Bý WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee On January 4th, 2007

BONNIE BODINE . TITLE OFFICER

STATE OF California **COUNTY OF San Bernardino**

On January 4th, 2007 before me, MATTHEW L. HANNEMAN, Notary Public, personally appeared DION CHESSAR, 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,

MATTHEW L. HANNEMAN

Notary Expires: 05/03/2009 #1575805

MATTHEW L. HANNEMAN COMM. #1575805 NOTARY PUBLIC - CALIFORNIA SAN BERNARDINO COUNTY My Comm. Expires May 3, 2009

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF San Bernardino

On January 4th, 2007 before me, MATTHEW L. HANNEMAN, Notary Public, personally appeared BONNIE BODINE, 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,

MATTHEW L. HANNEMAN

Notary Expires: 05/03/2009 #1575805