2007-020779 Klamath County, Oregon

86200700207790020029

Recording Requested By: AMERICA'S SERVICING COMPANY

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AMERICA'S SERVICING COMPANY 1003 E BRIER DR MAC X0501-022 SAN BERNARDINO, CA 92408

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

America's Servicing Company #:1100198530 "REED" Lender ID:719002/120185574 Klamath, Oregon MERS #: 100122200002438072 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/07/2006 made by BRENDA REED, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY 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 03/16/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M06-04736, 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 December 6th, 2007

LYDIA HERRERA, Assistant Secretary

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING

ASSOCIATION as Trustee

On December 6th, 2007

CLARA SALAS, TITLE OFFICER

STATE OF California COUNTY OF San Bernardino

On December 6th, 2007 before me, SANDRA ROMERO, Notary Public, personally appeared LYDIA HERRERA 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,

SANDRA ROMERO

Notary Expires: 06/08/2010 #1673359

SANDRA ROMERO COMM. # 1673359 NOVARY PUBLIC CALIFORN SAN BERNARDING COUNTY

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF San Bernardino

On December 6th, 2007 before me, SANDRA ROMERO, Notary Public, personally appeared CLARA SALAS, 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 no hand and official seal,

SANDRA ROMERO

Notary Expires: 06/08/2010 #1673359



(This area for notarial seal)