Recording Requested By: Wilshire Financial

When Recorded Return To:

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Attn: #K571088 BR First American Title Insurance 422 Main Street Klamath Fall, OR 97601-

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:727499 "Ells" Lender ID:/102300845 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/10/2001 made by LINDA K COMER ELLS, A MARRIED WOMAN as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 01/19/2001, as Instrument No. , Book M01, Page 2386, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE COMPANY 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 FIRST AMERICAN TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration Systems,

On July 26, 2001

HEIDI PETERSON, SECRETARY ASSISTANT

By FIRST AMERICAN TITLE INSURANCE

(DATE)

COMMISSION NO. 334130 MY COMMISSION EXPIRES APRIL 30, 2004

(This area for notarial seal) State of Orlgon, County of County of On this area for notaria on this came Orlgon, before me, a Notary Public qualified for said county, came Orlgon, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary a On this came of the foregoing to be their voluntary act

Witness my hand and seal on lug. 2, 2001

OFFICIAL SEAL MARY DIANE MEDILL NOTARY PUBLIC - OREGON COMMISSION NO. 333447 MY COMMISSION EXPIRES APRIL 6, 2004

(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517 REM-20010726-0024 ORKLAMA KLAMATH OR BAT: 3903/727499 KXORSUB1

State of Oregon, County of Klamath Recorded 08/02/01 at 1:56 P. m. In Vol. M01 Page 38837 Linda Smith. Fee\$ 2600 County Clerk