

Recording Requested By:
Wilshire Financial

Vol M01 Page 44360

When Recorded Return To:

File# 135098-sk
Western Title & Escrow
1345 NW Wall st
ste# 200
Bend, OR 97701-

State of Oregon, County of Klamath
Recorded 08/31/01 at 9:02 m.
In Vol. M01 Page 44360
Linda Smith,
County Clerk Fee\$ 26⁰⁰

RECORDED BY
WESTERN TITLE & ESCROW CO.

135098-SK

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

R01-0964

Wilshire Financial #:393366 "Murray" Lender ID:/ Escrow/Title:135098-SK Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/25/1997 made by ECHO NOREEN MURRAY, as the original Grantor(s), to WESTERN TITLE & ESCROW COMPANY, as the original Trustee, for the benefit of FT MORTGAGE CO. DBA PREMIER MORTGAGE RESOURCES, as the original beneficiary, which Deed of Trust was recorded on 04/07/1997, as Instrument No. 35557, Book M97, Page 10188, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES WESTERN TITLE & ESCROW, Trustee in lieu of the above named Trustee under said Deed of Trust.

WESTERN TITLE & ESCROW 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 WESTERN TITLE & ESCROW have caused these presents to be executed by their duly authorized officers on the dates below written.

Bankers Trust Company of California, N.A.,
as Trustee of Wilshire Mortgage Loan Trust
1997-2 under the Pooling and Servicing
Agreement dated as of November 1, 1997

By WESTERN TITLE & ESCROW as
Trustee
On August 17m 2001 (DATE)

On _____ (DATE)

By: Kevin R. Fischer
Kevin R. Fischer
Vice President

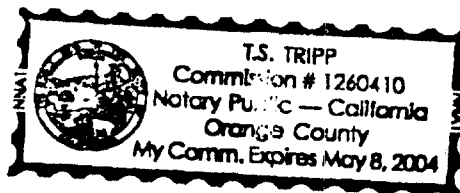
By: Robert D. Beal
Robert D. Beal, - Vice-President

State of California, County of Orange
ON AUG 07 2001 before me, T.S. Tripp, a Notary Public in
and for Orange County, in the State of

Kevin R. Fischer, personally appeared
Kevin R. Fischer, 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 7/27/2005



(This area for notarial seal)

State of OREGON, County of Deschutes
On this August 17, 2001, before me, a Notary Public qualified for said county, came Robert D. Beal, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on 8-28-01

Notary Expires 02/27/2005



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
KMA-20000419-0012 ORKLAMA KLAMATH OR BAT: 3035/393366 KXORSUB1

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1345 NW Wall Street Suite 200
Bend, Oregon 97701