

Recording Requested By:
Wilshire Financial

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When Recorded Return To:

pk
Daniel Dilsaver
144450 Birchwood Rd
La Pine, OR 97739

State of Oregon, County of Klamath
Recorded 01/23/2002 9:14a. m.
Vol M02, Pg 4285
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'02 JAN 23 AM 9:14

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:724988 "Dilsaver" Lender ID:101471795 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/30/2000 made by DANIEL E DILSAVER AND SHIRLEY Z DILSAVER, HUSBAND AND WIFE 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 11/08/2000, as Instrument No. , Book M00, Page 40603, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIRST BANK OF BEVERLY HILLS, FSB, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST BANK OF BEVERLY HILLS, FSB 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 BANK OF BEVERLY HILLS, FSB have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registrations Systems
Inc.

On December 26, 2001

By: *Heidi Peterson*

HEIDI PETERSON, ASST SECRETARY

By FIRST BANK OF BEVERLY HILLS, FSB
as Trustee

On 12/26/01 (DATE)

By: *Arthur C. Anderson* AUP

~~Annette J Vecchio, Vice President~~
Arthur C. Anderson, Ast. Vice President

State of Oregon, County of Multnomah

ON December 26, 2001 before me, CHRIS KUJELLIS, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Heidi Peterson, Asst Secretary, 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.

Chris Kujellis

CHRIS KUJELLIS
Notary Expires: 04/30/2004 #334130



(This area for notarial seal)

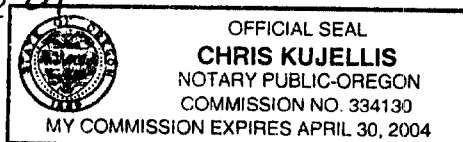
State of Oregon, County of Multnomah

On this 12-26-01, before me, a Notary Public qualified for said county, came ~~Annette J Vecchio, Vice President~~, 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. ~~* Arthur C. Anderson, Ast. Vice President.~~

Witness my hand and seal on 12-26-01

Chris Kujellis

CHRIS KUJELLIS
Notary Expires: 04/30/2004 #334130



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
CMT-20011226-0023 ORKLAMA KLAMATH OR BAT: 4183/724988 KXORSUB1