

Recording Requested By:
Wilshire Financial

When Recorded Return To:

Rt. Ralph Cordonnier
Po Box 936
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 02/01/2002 10:32 a. m.
Vol M02, Pg 6277
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:718618 "Cordonnier" Lender ID:102488459 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/16/2001 made by RALPH J CORDONNIER AND BRENDA K CORDONNIER, HUSBAND AND WIFE as the original Grantor(s), to n/a, as the original Trustee, for the benefit of MERS, as the original beneficiary, which Deed of Trust was recorded on 03/23/2001, as Instrument No. , Book M01, Page 11693, 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 January 24, 2002

By Kath Romero
KATHRYN ROMERO, ASST SECRETARY

By FIRST BANK OF BEVERLY HILLS, FSB
as Trustee
On Jan 25 2002 (DATE)

By Annette J Vecchio
Annette J Vecchio, Vice President

State of Oregon, County of Multnomah
ON January 24, 2002 before me, CHRIS KUJELLIS, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Kathryn Romero, 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.

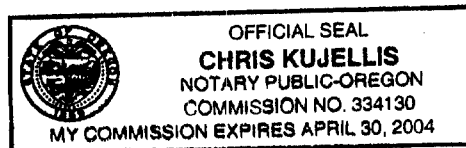
Chris Kujellis
CHRIS KUJELLIS
Notary Expires: 04/30/2004 #334130



(This area for notarial seal)

State of Oregon, County of Multnomah
On this 1/25/02, 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.

Witness my hand and seal on _____
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
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