

'02 OCT 18 AMB:24

Recording Requested By:  
Wilshire Financial

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When Recorded Return To

pt: Delores Irvin  
Po Box 335  
Gilchrist, OR 97737

State of Oregon, County of Klamath  
Recorded 10/18/2002 8:24a. m.  
Vol M02, Pg 59526  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Financial #:393147 "Irvin" Lender ID:7384845 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 02/25/1997 made by DELORES A IRVIN, AND JOSEPH IRVIN as the original Grantor(s), to AMERITITLE, 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 03/06/1997, as Instrument No. 33948, Book M97, Page 6695, 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.

Deutsche Bank National Trust Co fka  
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

On OCT 08 2002 (DATE)

By: [Signature] Kevin R. Fischer  
Vice President

State of California, County of Orange  
ON OCT 08 2002, before me, Thomas J. Baldwin, a Notary Public in and  
for Orange County, in the State of  
California, 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.

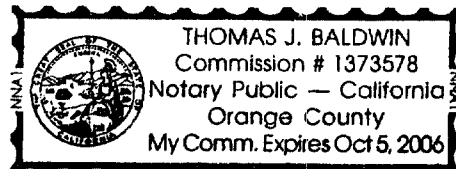
WITNESS my hand and official seal,

Notary Expires: OCT 05 2006

By FIRST BANK OF BEVERLY HILLS, FSB  
as Trustee

On OCT 10 2002 (DATE)

By: [Signature] A/P  
Arthur Anderson, Asst Vice President



(This area for notarial seal)

State of Oregon, County of Washington

On this \_\_\_\_\_, before me, a Notary Public qualified for said county, came  
Arthur Anderson, Asst 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 \_\_\_\_\_

RENE MARTINEZ

Notary Expires: 07/26/2005 #348210

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517

RCK-20021004-0004 ORKLAMA KLAMATH OR BAT: 4733/393147 KXORSUB1

(This area for notarial seal)