

Recording Requested By:
Wilshire Financial

Vol M02 Page 59527

When Recorded Return To

pt. Delores Irvin
Po Box 335
Gilchrist, OR 97737

State of Oregon, County of Klamath
Recorded 10/18/2002 8:25 a m.
Vol M02, Pg 59527
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:393146 "Irvin" Lender ID:7384761 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. 33947, Book 1797, Page 6686, 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: Kevin R. Fischer
Vice President

By FIRST BANK OF BEVERLY HILLS, FSB
as Trustee

On _____ (DATE)

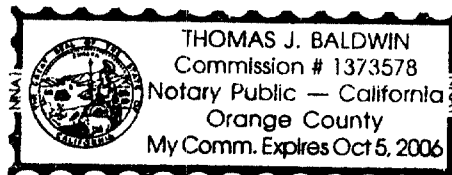
By: Arthur Anderson
Asst Vice President

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: 02 05 2006



(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

(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
RCK-20021004-0002 ORKLAMA KLAMATH OR BAT: 4733/393146 KXORSUB1