

Recording Requested By:
Wilshire Financial

Vol M02 Page 61219

When Recorded Return To

Richard Luppi
27640 Yonna Wood Rd
Bonanza, OR 97623

State of Oregon, County of Klamath
Recorded 10/28/2002 8:46 a. m.
Vol M02, Pg 61219
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'02 OCT 28 AM 8:46

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:281499 "Luppi" Lender ID:/101060309 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 05/31/2000 made by RICHARD M LUPPI, AN UNMARRIED MAN as the original Grantor(s), to FIRST AMERICAN TITLE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 06/07/2000, as Instrument No. , Book M00, Page 20533, 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 Registration Systems
Inc.

On October 21, 2002

By: Kathy Anderson

KATHY ANDERSON, ASSISTANT SECRETARY

By FIRST BANK OF BEVERLY HILLS, FSB
as Trustee
On 10/21/2002 (DATE)

By: Annette J. Vecchio

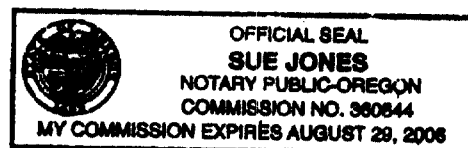
Annette J. Vecchio, Senior Vice President

State of Oregon, County of Washington

ON October 21, 2002, before me, SUE JONES, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Assistant 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.

SUE JONES

Notary Expires: 08/29/2006 #360844



(This area for notarial seal)

State of Oregon, County of Washington

On this 10/21/2002, before me, a Notary Public qualified for said county, came Annette J. Vecchio, Senior 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 10/21/02

RENE MARTINEZ

Notary Expires: 07/26/2005 #348210



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
KEA-20021021-0014 ORKLAMA KLAMATH OR BAT: 4751/281499 KXORSUB1