

Recording Requested By:
Wilshire Financial

Vol M03 Page

When Recorded Return To:

Shayne Quota
3937 Coronado Way
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 01/30/2003 8:43 a. m.
Vol M03 Pg 05647
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Financial #:777979 "Quota" Lender ID:4589313 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/11/2001 made by SHAYNE S QUOTA, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 06/14/2001, as Instrument No. , Book V-M01, Page 28252, 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.

Wilshire Credit Corporation, a Nevada Corporation

On January 22, 2003

By: [Signature]
KATHY ANDERSON, FINAL RELEASE
DOCUMENTS TEAM LEAD

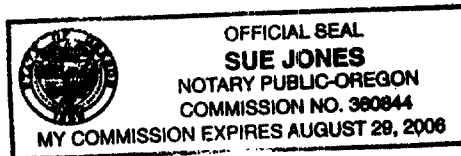
By FIRST BANK OF BEVERLY HILLS, FSB
as Trustee
On (DATE)

By: [Signature] AVP
Arthur Anderson, Assistant Vice President

State of Oregon, County of Washington

ON January 22, 2003, before me, SUE JONES, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Final Release Documents Team Lead, 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.

[Signature]
SUE JONES
Notary Expires: 08/29/2006 #360844



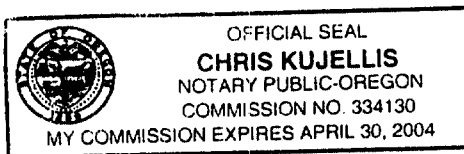
(This area for notarial seal)

State of Oregon, County of Washington

On this , before me, a Notary Public qualified for said county, came Arthur Anderson, Assistant 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

[Signature]
CHRIS KUJELLIS
Notary Expires: 04/30/2004 #334130



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
KMA-20030122-0018 ORKLAMA KLAMATH OR BAT: 4898/777979 KXORSUB1