

Recording Requested By:
Wilshire Financial

Vol M03 Page 78903

When Recorded Return To:

RE: Edsel Harrison
1231 Wild Plum Dr
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 10/24/03 8:20 a m
Vol M03 Pg 78903
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 OCT 24 AM 8:20

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corporation #798210 "Harrison" ID:F02-0541 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/25/2002 made by EDESEL R HARRISON, JR. AS HIS SOLE AND SEPARATE PROPERTY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FRONTIER INVESTMENT CO. DBA RAINLAND MORTGAGE COMPANY, as the original beneficiary, which Deed of Trust was recorded on 07/29/2002, as Instrument No. , Book M02, Page 42670, 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 October 17, 2003

By: Kathy Anderson

KATHY ANDERSON, FINAL RELEASE
DOCS TEAM LEAD

By FIRST BANK OF BEVERLY HILLS FSB
as Trustee

On 10/17/03 (DATE)

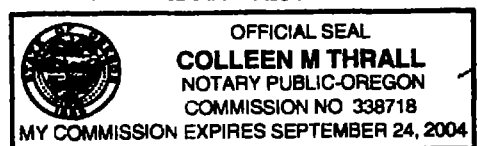
By: Arthur C Anderson

Arthur C Anderson, Assistant Vice-President

State of Oregon, County of Washington

ON October 17, 2003 before me, COLLEEN M THRALL, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Final Release Docs 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.

COLLEEN M THRALL
Notary Expires: 09/24/2004 #338718



(This area for notarial seal)

State of Oregon, County of Washington

On this 10/17/03, before me, a Notary Public qualified for said county, came Arthur C 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 10/17/03

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



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
EST-20031017-0071 OR/KLAMA KLAMATH OR BAT: 5357798210 10/03/SUB1

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