

Recording Requested By:
Wilshire Financial

Vol M04 Page 10905

When Recorded Return To:

Rebecca Shackelford
2037 Monroe Ave
San Diego, CA 92116

State of Oregon, County of Klamath
Recorded 02/26/2004 8:47 a m
Vol M04 Pg 10905
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corporation #:773099 "Griffin" ID:4412334 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/18/2001 made by REBECCA SHACKELFORD, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as the original Grantor(s), to FIRST AMERICAN TITLE CO., as the original Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 05/01/2001, as Instrument No. , Book M01, Page 19675, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES SANDRA MCMULLEN, Trustee in lieu of the above named Trustee under said Deed of Trust.

SANDRA MCMULLEN 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 SANDRA MCMULLEN have caused these presents to be executed by their duly authorized officers on the dates below written.

Wilshire Credit Corporation, a Nevada Corporation

On February 18, 2004

By: [Signature]

KATHY ANDERSON, FINAL RELEASE
DOCS TEAM LEAD

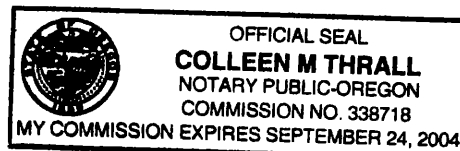
By SANDRA MCMULLEN as Trustee
On 2-18-04 (DATE)

By: [Signature]
SANDRA MCMULLEN, ATTORNEY AT LAW

State of Oregon, County of Washington

ON February 18, 2004 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.

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



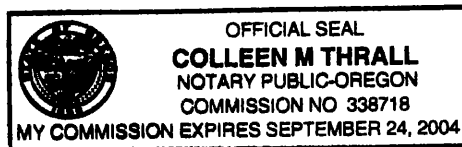
(This area for notarial seal)

State of Oregon, County of Washington

On this 2-18-04, before me, a Notary Public qualified for said county, came SANDRA MCMULLEN, ATTORNEY AT LAW, 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 2-18-04

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



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
CMT-20040218-0037 ORKLA MA KLAMATH OR BAT: 5791/773099 IKORSUB1