

Recording Requested By:
Wilshire Financial

Vol M04 Page 27148

When Recorded Return To:

pt: Lafretta Witherell
4350 Altamont Dr
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 05/04/2004 10:22a m
Vol M04 Pg 27148
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'04 MAY 4 AM 10:22

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corporation #792853 "Witherell" ID:404769 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/12/2002 made by LAFRETTA ANN WITHERELL, AN ESTATE IN FEE SIMPLE as the original Grantor(s), to ASPEN TITLE & ESCROW, as the original Trustee, for the benefit of CHAPEL MORTGAGE CORPORATION, A NEW JERSEY CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 07/18/2002, as Instrument No. , Book M02, Page 40796-40802, 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 April 28, 2004

By Kathy Anderson

KATHY ANDERSON, FINAL RELEASE
DOCS TEAM LEAD

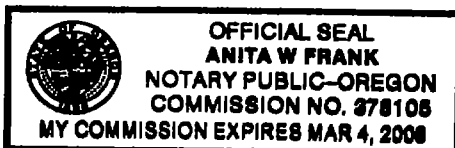
By SANDRA MCMULLEN as Trustee
On 4/28/04 (DATE)

By Sandra McMullen
SANDRA MCMULLEN, ATTORNEY AT LAW

State of Oregon, County of Washington

ON April 28, 2004 before me, ANITA W FRANK, 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.

Anita W Frank
ANITA W FRANK
Notary Expires: 03/04/2008 #378105



(This area for notarial seal)

State of Oregon, County of Washington

On this 4/28/04, 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 4/28/04
J. Kramer
JEANNETTE L. KRAMER
Notary Expires: 09/04/2007 #372244



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
AWF-20040428-0018 ORCLAMA KLAMATH OR BAT: 5881792853 KXCRBUB1