'04 MAY 25 AMB:36

Recording Requested By: Wilshire Financial

When Recorded Return To:

Wilma Lancaster 6214 Alva Ave Klamath Falls, OR 97603

32903 Vol MO4 Page

State of Oregon, County of Klamath Recorded 05/25/2004 8:36 a m Vol M04 Pg 32903 Linda Smith, County Clerk Fee\$ 2600 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corporation #:210786 "Lancaster" ID:/107642787 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 12/18/2002 made by WILMA S LANCASTER, as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of US BANK NA ND, as the original beneficiary, which Deed of Trust was recorded on 12/27/2002, as Instrument No., Book MO2, Page 75865, 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

B(y)

May

KATHY ANDERSON, FINAL RELEASE

20q)

DOCS TEAM LEAD

State of Oregon, County of Washington ON May 17, 2004, before me, SUE JONES, 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.

SUE JONES AND Notary Expires: 08/29/2006 #360844

SUE JONES NOTARY PUBLIC-ORIGION COMMISSION NO. 350544 MY COMMISSION EXPIRES AUGUST 29, 2006

(This area for notarial seal)

By SANDRA MCMULLEN as Trustee On 5.17.04 (DATE)

SANDRA MCMULLEN, ATTORNEY AT LAW

5/17/04 Witness my hand and seal on

JEANNETTE L. KRAMER

Notary Expires: 09/04/2007 #372244

OFFICIAL SEAL JEANNETTE L KRAMER NOTARY PUBLIC-OREGON COMMISSION NO. 372244

MY COMMISSION EXPIRES SEPTEMBER 4, 2007

(This area for notarial seal) Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517