

06 NOV 26 PM 1:38

Recording Requested By:  
Wilshire Financial

Vol M04 Page 81534

When Recorded Return To:

Jeffery Carter  
4613 Memorie Ln  
Klamath Falls, OR 97603

State of Oregon, County of Klamath  
Recorded 11/26/04 1:38 Pm  
Vol M04 Pg 81534  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corporation #:746116 "Carter" ID:F011681 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/14/2001 made by JEFFERY L CARTER AND LISA CARTER, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE & ESCROW, 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 11/16/2001, as Instrument No. , Book M01, Page 59065, 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 June 10, 2004

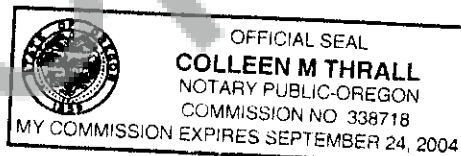
By SANDRA MCMULLEN as Trustee  
On 6/10/04 (DATE)

By [Signature]  
KATHY ANDERSON, FINAL RELEASE  
DOCS TEAM LEAD

By [Signature]  
SANDRA MCMULLEN, ATTORNEY AT LAW

State of Oregon, County of Washington  
ON June 10, 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.

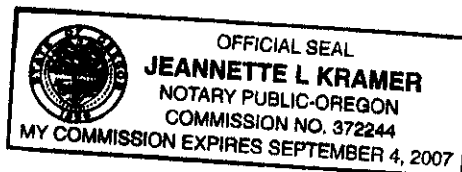
[Signature]  
COLLEEN M THRALL  
Notary Expires: 09/24/2004 #338718



State of Oregon, County of Washington  
On this 6/10/04, 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 6/10/04

[Signature]  
JEANNETTE L. KRAMER  
Notary Expires: 09/04/2007 #372244



Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517  
MJF-20040610-0036 ORKLAMA KLAMATH OR BAT: 6049/746116 KXORSUB1

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