

'05 JAN 4 AM 10:44

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Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:  
Wally Kawasaki  
1212 N Eldorado Ave  
Klamath Falls, OR 97601

State of Oregon, County of Klamath  
Recorded 01/04/2005 10:44 a m  
Vol M05 Pg 00582  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corp #762187 "Kawasaki" ID:5377960 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 05/27/1999 made by WALLY T KAWASAKI AND APRIL A KAWASAKI, HUSBAND AND WIFE as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of AMERICAS WHOLESALE LENDER, as the original beneficiary, which Deed of Trust was recorded on 06/03/1999, as Instrument No. , Book M99, Page 21901, 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 December 27, 2004

By SANDRA MCMULLEN as Trustee  
On 12/28/04 (DATE)

By

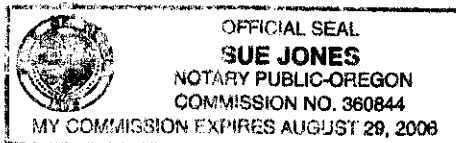
KATHY ANDERSON, TITLE SERVICES  
MANAGER

SANDRA MCMULLEN, ATTORNEY AT LAW

State of Oregon, County of Washington

ON December 27, 2004, before me, SUE JONES, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Title Services Manager, 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  
Notary Expires: 08/29/2006 #360844



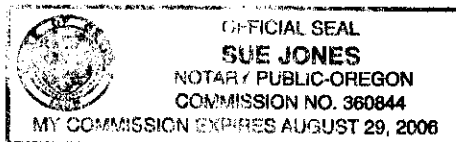
(This area for notarial seal)

State of Oregon, County of Washington

On this 12/28/04, 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 12/28/04

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



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517  
SMJ-20041227-0016 ORKLAMA KLAMATH OR BAT: 6473/762187 KXORSUB1