

Recording Requested By:
Wilshire Credit Corporation

When Recorded Return To:

pk: Jeremy Westover
5417 Basin View Dr
Klamath Falls, OR 97603State of Oregon, County of Klamath
Recorded 03/04/2005 10:04a m
Vol M05 Pg 14573
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'05 MAR 4 AM 10:04

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corp #364326 "Westover" ID/S03-1182 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 12/04/2003 made by JEREMY D WESTOVER AND CHRISTINA L WESTOVER, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, 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 12/09/2003, as Instrument No. , Book M03, Page 90072, 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 24, 2005By SANDRA MCMULLEN as Trustee
On 2-24-05 (DATE)By [Signature]By [Signature]

SANDRA MCMULLEN, ATTORNEY AT LAW

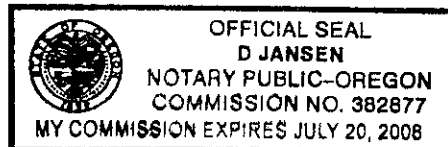
KATHY ANDERSON, TITLE SERVICES,
MANAGER

State of Oregon, County of Washington

ON February 24, 2005, before me, D JANSEN, 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.

[Signature]
D JANSEN

Notary Expires: 07/20/2008 #382877



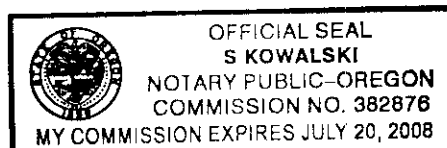
(This area for notarial seal)

State of Oregon, County of Washington

On this 2-24-05, 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 2-24-05[Signature]
S KOWALSKI

Notary Expires: 07/20/2008 #382876



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517

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