

Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

*R* Ryan Knecht  
1916 Dawn Ct  
Klamath Falls, OR 97603

**M05-65723**

Klamath County, Oregon

10/04/2005 08:38:05 AM

Pages 1 Fee: \$26.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE** ✓

Wilshire Credit Corp #:481262 "Knecht" ID:/1044277903 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 05/05/2004 made by RYAN T KNECHT, AN UNMARRIED MAN as the original Grantor(s), to AMERI TITLE, as the original Trustee, for the benefit of FIRST FRANKLIN FINANCIAL, A DIVISION OF NATIONAL CITY BANK OF INDIANA, as the original beneficiary, which Deed of Trust was recorded on 05/14/2004, as Instrument No. , Book M04, Page 30225, 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 September 22, 2005

By SANDRA MCMULLEN as Trustee  
On 9-22-05 (DATE)

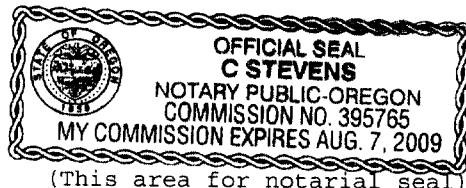
By: *CM Thrall*

By: *Sandra Mullen*  
SANDRA MCMULLEN, ATTORNEY AT LAW

COLLEEN THRALL, FINAL RELEASE  
DOCUMENTS TEAM LEAD

State of Oregon, County of Washington  
ON September 22, 2005, before me, C STEVENS, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Colleen Thrall, Final Release Documents 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.

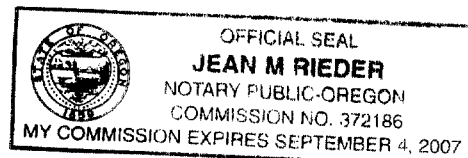
*C Stevens*  
C STEVENS  
Notary Expires: 08/07/2009 #395765



State of Oregon, County of Washington  
On this 9-22-05, 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 9-22-05

*Jean M Rieder*  
JEAN M RIEDER  
Notary Expires: 09/04/2007 #372186



Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517  
RRB-20050922-0037 ORKLAMA KLAMATH OR BAT: 7069/481262 KXORSUB1

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