Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

M05-68637

Klamath County, Oregon 11/09/2005 09:16:57 AM Pages 1 Fee: \$26.00

JD Fulbright

Po Box 7939 Klamath Falls, OR 97602

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corp #:400967 "Fulbright" ID:/87115911 Klamath, OR

MERS #: 100013800871159113 VRU #: 888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/10/2005 made by JD FULBRIGHT AND TAMMY FULBRIGHT, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 06/14/2005, as Instrument No., Book M05, Page 44650, 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.

Mortgage Electronic Registration Systems Inc., a Delawar

Delaware Corporation By SANDRA MCMULLEN as Trustee (DATE)

11.2.05

By: AND WELLEN ATTORNEY AT LAW

On November 01, 2005

0 SUE JONES ASSISTANT SECRETARY

State of Oregon, County of Washington
ON November 01, 2005, before me, C STEVENS, a Notary Public in and for the County of
Washington County, State of Oregon, personally appeared Sue Jones Assistant Secretary,
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.

By:

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

OFFICIAL SEAL C STEVENS

NOTARY PUBLIC-OREGON
COMMISSION NO. 395765
MY COMMISSION EXPIRES AUG. 7, 2009

(This area for notarial seal)

State of Oregon, County of Washington
On this , before me, a Notary Public qualified for said county, dame 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

RIEDER Expires: 09 JEAN M 4/2007 #3721/86 Notari

OFFICIAL SEAL JEAN M RIEDER NOTARY PUBLIC-OREGON COMMISSION NO. 372186 MMISSION EXPIRES SEPTEMBER 4, 2007

(This area for notarial seal)

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