

Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

Mark MCGovern  
136 Peach St  
Klamath Falls, OR 97601

**M05-71414**

Klamath County, Oregon

12/20/2005 09:45:43 AM

Pages 1 Fee: \$26.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corp #678202 "McGovern" ID:1793647 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/10/2004 made by MARK MCGOVERN AND JUDY MCGOVERN, as the original Grantor(s), to AMERI TITLE, as the original Trustee, for the benefit of NEW CENTURY MORTGAGE CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 08/12/2004, as Instrument No. M0453068, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES MICHELLE DRUCE, Trustee in lieu of the above named Trustee under said Deed of Trust.

MICHELLE DRUCE 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 MICHELLE DRUCE have caused these presents to be executed by their duly authorized officers on the dates below written.

Wilshire Credit Corporation, a Nevada Corporation

On November 11, 2005

By MICHELLE DRUCE as Trustee

On November 14, 2005 (DATE)

By: Colleen Thrall

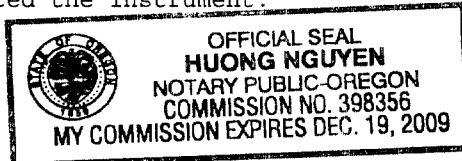
By: Michelle Druce

COLLEEN THRALL, FINAL RELEASE  
DOCUMENTS TEAM LEAD

State of Oregon, County of Washington

ON November 11, 2005, before me, Huong Nguyen, 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.

Huong Nguyen  
HUONG NGUYEN  
Notary Expires: 12/19/2009 #398356



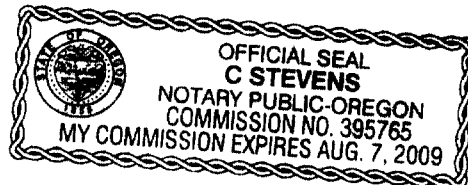
(This area for notarial seal)

State of Oregon, County of Washington

On this Nov 14, 2005, before me, a Notary Public qualified for said county, came Michelle Druce, 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 11-14-05

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



(This area for notarial seal)

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

HKH-20051111-0029 ORKLAMA KLAMATH OR BAT: 7167/678202 KXORSUB1 2.11.05

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