M06-00617

Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

Klamath County, Oregon 01/12/2006 08:05:25 AM Pages 1 Fee: \$26.00

Gary Fanning 5632 Schiesel Ave Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE'& DEED OF RECONVEYANCE

Wilshire Credit Corp #:119115 "Fanning" ID:/2230031271840 Klamath, OR

MERS #: 100077910001490404 VRU #: 888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/23/2004 made by GARY L SR FANNING, AN ESTATE IN FEE SIMPLE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE, as the original Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., as the original beneficiary, which Deed of Trust was recorded on 01/30/2004, as Instrument No., Book M04, Page 05872, 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 Delaware Corporation

By SANDRA MCMULLEN as Trustee

January 05, 2006

By:

SUE JONES, ASSISTANT SECRETARY

1.6.06 (DATE)

andra ANDRA MCMULLEN, ATTORNEY AT LAW

State of Oregon, County of Washington ON January 05, 2006, before me, MARCIA LE BLANC, 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.

RE Hlan MARCIA

01/13/2007 Notary Expires: #363787

OFFICIAL SEAL MARCIA LE BLANC NOTARY PUBLIC-OREGON COMMISSION NO. 363787 MY COMMISSION EXPIRES JAN. 13, 2007

(This area for notarial seal)

State of Oregon, County of Washington
On this ______, 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 1. 6.05

ANITA Expires: 03/04/2008 Notary

#378105

OFFICIAL SEAL **ANITA W FRANK** NOTARY PUBLIC-OREGON COMMISSION NO. 378105 MY COMMISSION EXPIRES MAR 4, 2008

(This area for notarial seal)

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