

Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

Deanna Franks  
1712 Sargent Ave  
Klamath Falls, OR 97601

**M06-02235**

Klamath County, Oregon

02/06/2006 08:22:19 AM

Pages 1 Fee: \$26.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corp #428177 "Franks" ID:/7000083053 Klamath, OR

**MERS #: 1001944-7000083053-8 VRU #: 888-679-6377**

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/26/2003 made by DEANNA M FRANKS AND JASON A FRANKS, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FREMONT INVESTMENT & LOAN, as the original beneficiary, which Deed of Trust was recorded on 10/02/2003, as Instrument No. , Book M03, Page 73872, 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.

Assessor's/Tax ID No.: R-3809-029AC-12600-00

Mortgage Electronic Registration Systems Inc., a Delaware Corporation

By SANDRA MCMULLEN as Trustee

On 1-25-06 (DATE)

On January 24, 2006

By: *[Signature]*

SUE JONES, ASSISTANT SECRETARY

By: *[Signature]*

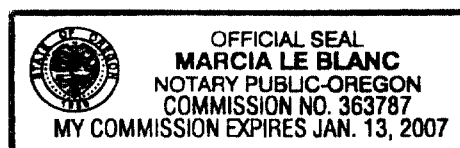
Sandra McMullen, Attorney at Law

State of Oregon, County of Washington

ON January 24, 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.

*[Signature]*  
MARCIA LE BLANC

Notary Expires: 01/13/2007 #363787



(This area for notarial seal)

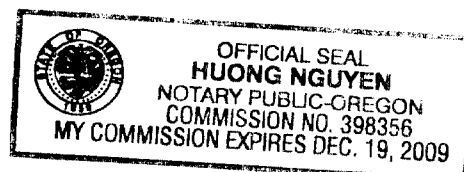
State of Oregon, County of Washington

On this 1-26-06, 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 1-26-06

*[Signature]*  
HUONG NGUYEN

Notary Expires: 12/19/2009 #398356



(This area for notarial seal)

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

MFL-20060124-0043 ORKLAM KLAMATH OR BAT: 7321/428177 KXORSUB1

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