

Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

Julie Borja  
5116 Sumac Ave  
Klamath Falls, OR 97603

**M06-02693**

Klamath County, Oregon

02/13/2006 08:28:52 AM

Pages 1 Fee: \$26.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corp #:314553 "Borja" ID:/37020609 Klamath, OR

**MERS #: 100147300031007152 VRU #: 888-679-6377**

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/28/2003 made by JULIE LYNN BORJA, as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 10/30/2003, as Instrument No. , Book M03, Page 80898, 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

On February 06, 2006

By SANDRA MCMULLEN as Trustee  
On 2-6-06 (DATE)

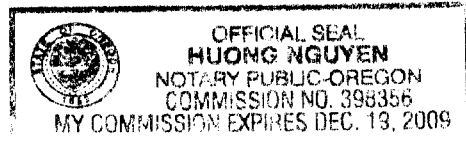
By: [Signature]  
SUE JONES ASSISTANT SECRETARY

By: [Signature]  
Sandra McMullen, Attorney at Law

State of Oregon, County of Washington

ON February 06, 2006, before me, Huong Nguyen, 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]  
HUONG NGUYEN  
Notary Expires: 12/19/2009 #398356



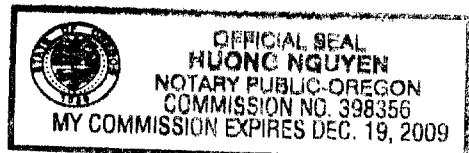
(This area for notarial seal)

State of Oregon, County of Washington

On this 2-6-06, 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 2-6-06

[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  
HKN-20060206-0005 ORKLAMA KLAMATH OR BAT: 7349/314553 KXORSUB1

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