

Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

Jimmy Huckabay  
Po Box 1313  
Chiloquin, OR 97624

2007-015171  
Klamath County, Oregon



08/28/2007 08:32:40 AM

Fee: \$31.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Wilshire Credit Corp #:749590 "Huckabay" ID:12244125 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/19/1998 made by JIMMY D HUCKABAY AND PATRICIA M HUCKABAY, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of POLARIS MORTGAGE ASSOCIATES A DIVISION OF PROVIDENT FUNDING, as the original beneficiary, which Deed of Trust was recorded on 08/31/1998, as Instrument No. 65489, Book M98, Page 40646, RERECORDED 11/05/1998 as Instrument No. 69249, Book M98, Page 32057, 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.

Wilshire Credit Corporation, a Nevada Corporation

On August 15, 2006

By SANDRA MCMULLEN as Trustee  
On 8.15.06 (DATE)

By: Colleen Thrall

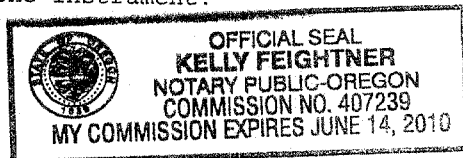
By: Sandra McMullen  
Sandra McMullen, Attorney at Law

COLLEEN THRALL, FINAL RELEASE  
DOCUMENTS TEAM LEAD

State of Oregon, County of Washington

ON August 15, 2006, before me, KELLY FEIGHTNER, 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.

KELLY FEIGHTNER  
Notary Expires: 06/14/2010 #407239



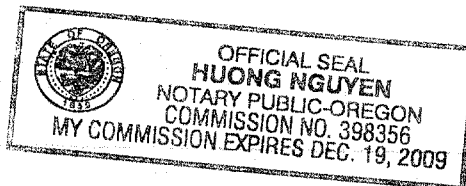
(This area for notarial seal)

State of Oregon, County of Washington

On this 8.15.06, 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 8.15.06

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



(This area for notarial seal)

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

KMF-20060815-0017 ORKLAMA KLAMATH OR BAT: 7719/749590 KXORSUB1