

Recording Requested By:
Wilshire Credit Corporation

When Recorded Return To:

William Holden
4234 Bristol Ave
Klamath Falls, OR 97603

2008-004909

Klamath County, Oregon



00043609200800049090010015

04/03/2008 08:19:49 AM

Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wilshire Credit Corporation #:4771194 "Holden" ID:/16199 Klamath, OR

MERS #: 100472600000161996 VRU #: 888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/14/2007 made by WILLIAM D HOLDEN AND MELINDA HOLDEN, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as the original beneficiary, which Deed of Trust was recorded on 03/22/2007, as Instrument No. 2007-005235, 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 March 13, 2008

By SANDRA MCMULLEN as Trustee
On 3-14-08 (DATE)

By: C Busselaar

By: Sandra Mullen
SANDRA MCMULLEN, ATTORNEY AT LAW

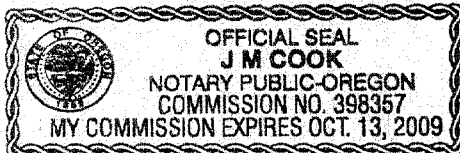
CHARLENE BUSSELAAR, ASSISTANT
SECRETARY

State of Oregon, County of Washington

ON March 13, 2008, before me, J. M. COOK, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Charlene Busselaar, 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.

J M Cook
J. M. COOK

Notary Expires: 10/13/2009 #398357



(This area for notarial seal)

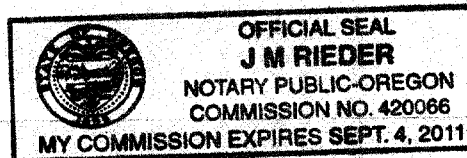
State of Oregon, County of Washington

On this 3-14-2008, 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 3-14-2008

J M Rieder
J M RIEDER

Notary Expires: 09/04/2011 #420066



(This area for notarial seal)

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

JMC-20080313-0014 ORKLAMA KLAMATH OR BAT: 9417/4771194 KXORSUB1