

Recording Requested By:  
Wilshire Financial

When Recorded Return To:

✓ Peter Ziebell  
Po Box 1934  
Minden, NV 89423

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Wilshire Financial #:711188 "Ziebell" Lender ID:/ Douglas, Nevada

FIRST BANK OF BEVERLY HILLS, FSB is the Owner and Holder of the Note secured by the Deed of Trust dated 02/02/1998, made by PETER D ZIEBELL AND MARGARET M ZIEBELL, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded on 02/09/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0432285 Book 0298, Page 1409, wherein said Owner and Holder hereby substitutes WILSHIRE CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1616 Scoti Ln, Gardnerville, NV, 89410-5605

IN WITNESS WHEREOF, FIRST BANK OF BEVERLY HILLS, FSB as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

First Bank of Beverly Hills, FSB  
On February 01, 2000

By: *Annette J Vecchio*  
ANNETTE J VECCHIO, VICE PRESIDENT

WILSHIRE CREDIT CORPORATION hereby accepts said appointment 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 warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

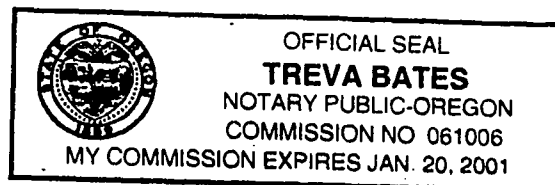
By WILSHIRE CREDIT CORPORATION as Trustee  
On February 01, 2000

By: *Heidi Peterson*  
HEIDI PETERSON, AUTHORIZED SIGNER

STATE OF Oregon  
COUNTY OF Multnomah

ON 2-1-00, before me, Treva Bates, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Annette J Vecchio, Vice President, 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.

*Treva Bates*  
Treva Bates  
Notary Expires: 01/20/2001 #061006



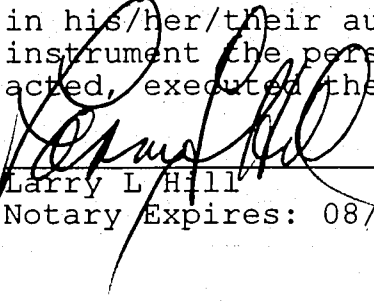
(This area for notarial seal)

0487562

BK0300PG1276

STATE OF Oregon  
COUNTY OF Multnomah

ON 2.1.00, before me, Larry L Hill, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Heidi Peterson, Authorized Signer, 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.

  
Larry L Hill  
Notary Expires: 08/27/2003 #324883



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517  
TMB-20000201-0001 NVDOUGL DOUGLAS NV BAT: 2867711188 KXNVSB1

**COPY**

REQUESTED BY  
Wilshire Credit  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 MAR -8 AM 9: 53

LINDA SLATER  
RECORDER

\$11<sup>00</sup> PAID KJ DEPUTY

0487562

BK0300PG1277