

Recording Requested By:  
Wilshire Financial

When Recorded Return To:

Attn: #00084411-201-KLS  
Western Title Company  
1626 Highway 395  
Minden, NV 89423-

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Wilshire Financial #:280042 "Brown" Lender ID:/100876325 Douglas, Nevada

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 05/17/2000, made by KEN BROWN AND DARLENE BROWN, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded on 05/23/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0492553 Book 500, Page 5138, wherein said Owner and Holder hereby substitutes WILSHIRE CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: ~~21-201-10-AW~~  
Property Address: 2624 Kayne Ave, Minden, NV, 89423-9039

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Mortgage Electronic Registration Systems,  
Inc.  
On June 15, 2001

By *Heidi Peterson*  
HEIDI PETERSON, ASSISTANT SECRETARY

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.

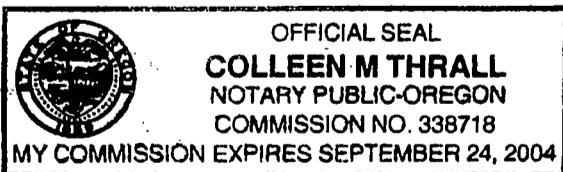
By WILSHIRE CREDIT CORPORATION as Trustee  
On June 15, 2001

By *Kathryn Romero*  
KATHRYN ROMERO, TITLE SERVICES TEAM  
LEAD

STATE OF Oregon  
COUNTY OF Multnomah

ON 6/15/01, before me, COLLEEN M THRALL, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Heidi Peterson, 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.

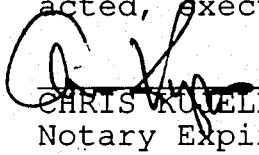
*Colleen M Thrall*  
COLLEEN M THRALL  
Notary Expires: 09/24/2004 #338718



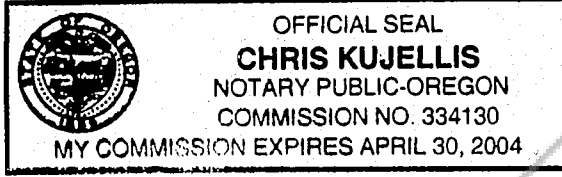
(This area for notarial seal)

STATE OF Oregon  
COUNTY OF Multnomah

ON 6/15/01, before me, CHRIS KUJELLIS, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Kathryn Romero, Title Services 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.



CHRIS KUJELLIS  
Notary Expires: 04/30/2004 #334130



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517  
REM-20010615-0002 NVDOUGL DOUGLAS NV BAT: 3851/280042 KXNVSBR1

COOPER

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 MAR 14 AM 9:30

LINDA SLATER  
RECORDER

\$ 18.00 PAID KO DEPUTY

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BK0302PG04688