

Assessor's/Tax ID No.: 5-123-18  
Recording Requested By:  
Wilshire Financial

When Recorded Return To:

Donald Wrinkle  
Po Box 10548  
Zephyr Cove, NV 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Financial #:711153 "Wrinkle" Lender ID:/5619560 Douglas, Nevada

FIRST BANK OF BEVERLY HILLS, FSB is the Owner and Holder of the Note secured by the Deed of Trust dated 01/08/1998, made by DONALD M. WRINKLE AND ROSEMARY S. WRINKLE, 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 01/16/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0430663 Book 0198, Page 2467, 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: 190 Lake Shore Boulevard, Zephyr Cove, NV, 89448.

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 July 31, 2002

By: Arthur C. Anderson AJP

ARTHUR C ANDERSON, ASST 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.

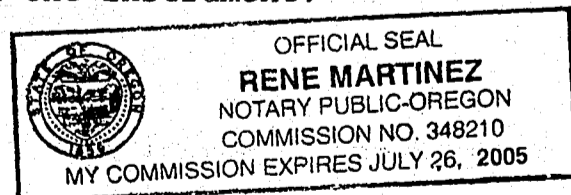
By WILSHIRE CREDIT CORPORATION as Trustee  
On July 31, 2002

By: Kathy Anderson  
KATHY ANDERSON, FINAL RELEASE  
DOCUMENTS TEAM LEAD

STATE OF Oregon  
COUNTY OF Multnomah

ON July 31, 2002, before me, RENE MARTINEZ, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Arthur C Anderson, Asst 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.

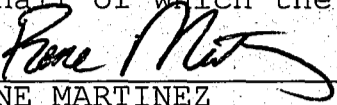
René Martínez  
RENE MARTINEZ  
Notary Expires: 07/26/2005 #348210

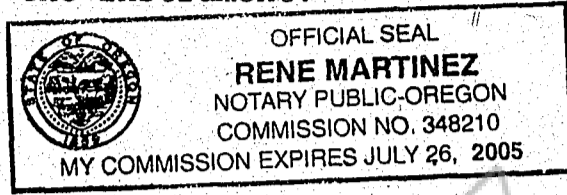


(This area for notarial seal)

STATE OF Oregon  
COUNTY OF Multnomah

ON July 31, 2002, before me, RENE MARTINEZ, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Kathy Anderson, 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.

  
RENE MARTINEZ  
Notary Expires: 07/26/2005 #348210



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517  
CLP-20020730-0013 NVDOUGL DOUGLAS NV BAT: 4609/711153 KXNVSBR1

**COPIES**

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

2002 AUG -9 PM 2: 22

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID *KJ* DEPUTY

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