Assessor's/Tax ID No.: 1220-09-413-011 Recording Requested By: Wilshire Financial

When Recorded Return To

Michael Callaham 1025 Silveranch Dr Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Financial #:786236 "Callaham" Lender ID:/105268551 Douglas, Nevada

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. is the Owner and Holder of the Note secured by the Deed of Trust dated 01/14/2002, made by MICHAEL CALLAHAM AND RAMONA CALLAHAM, 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 01/22/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0532811 Book 0102, Page 5973, 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: 1025 Silveranch Dr, Gardnerville, NV, 89410-8696

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 October 18, 2002

KATHY ANDERSON, \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 Ogtober 18, 2002,

20 10 (1 d) 11

KATHY ANDERSON FINAL RELEASE

DOCUMENTS TEAM LEAD

STATE OF Oregon COUNTY OF Washington

ON October 18, 2002, before me, SUE JONES, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, 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.

SUE JONES

Notary Expires: 08/29/2006 #360844

OFFICIAL SEAL
SUE JONES
NOTARY PUBLIC-OREGON
COMMISSION NO. 360844
MY COMMISSION EXPIRES AUGUST 29, 2008

(This area for notarial seal)

KEA-20021018-0024 NVDOUGL DOUGLAS NV BAT: 4745 KXNVSBR1

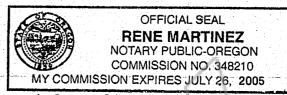
Page Substitution of Trustee and Full Reconveyance

STATE OF Oregon COUNTY OF Washington

ON October 18, 2002, before me, RENE MARTINEZ, a Notary Public in and for the County of Washington 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 KEA-20021018-0024 NVDOUGL DOUGLAS NV BAT: 4745/786236 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2002 OCT 28 AM 40: 41

LINDA SLATER RECORDER

\$ 18 PAID 12 DEPUTY

0555923 BK 1002PG 11648