

Assessor's/Tax ID No.: 122015000000
Recording Requested By:
Wilshire Financial

When Recorded Return To:

✓ James Utterback
952 Dresslerville Rd
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

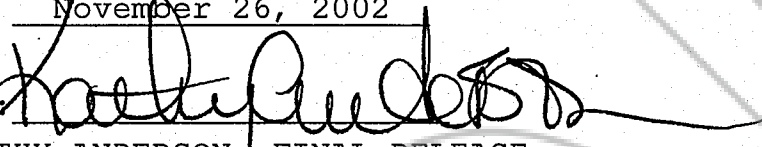
Wilshire Financial #:734081 "Utterback" Lender ID:/1320112 Douglas, Nevada

OLD KENT MORTGAGE COMPANY BY ITS ATTORNEY IN FACT WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/28/1999, made by JAMES W. UTTERBACK AND DENISE R. UTTERBACK, HUSBAND AND WIFE as Trustor, with UNITED TITLE COMPANY as Trustee, for the benefit of OLD KENT as Beneficiary, which said Deed of Trust was recorded on 04/28/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0467547 Book 0599, Page 1340, 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: 952 Dresslerville Road, Gardnerville, NV, 89410-8928

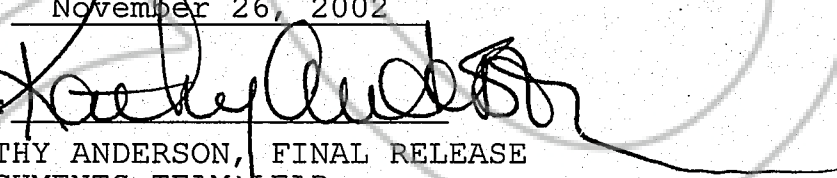
IN WITNESS WHEREOF, OLD KENT MORTGAGE COMPANY BY ITS ATTORNEY IN FACT WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Old Kent Mortgage Company by its Attorney
in Fact Wilshire Credit Corporation, a
Nevada Corporation
On November 26, 2002

By: 
KATHY ANDERSON, FINAL RELEASE
DOCUMENTS TEAM LEAD


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 November 26, 2002

By: 
KATHY ANDERSON, FINAL RELEASE
DOCUMENTS TEAM LEAD

STATE OF Oregon
COUNTY OF Washington

ON November 26, 2002 before me, CHRIS KUJELLIS, 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.


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



(This area for notarial seal)

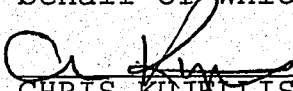
CLP-20021126-0027 NVDOUGL DOUGLAS NV BAT: 4841 KXNVSBR1

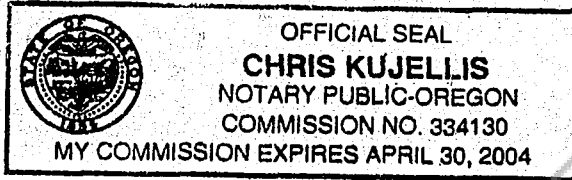
0559989

BK1202PG02779

STATE OF Oregon
COUNTY OF Washington

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



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
CLP-20021126-0027 NVDUGL DOUGLAS NV BAT: 4841734081 KXNVSB1

COPIES

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

2002 DEC -6 PM 12: 11

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *12* DEPUTY

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