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Assessor's/Tax ID No.: 1420-08-211-001 Recording Requested By: Wilshire Financial

When Recorded Return To:

Craig Whitener 1004 Haystack Dr Carson City, NV 89705

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:727070 "Whitener" ID:/102186418 Douglas, NV

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., A DELAWARE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 12/27/2000, made by CRAIG A WHITENER AND APRIL K WHITENER, HUSBAND AND WIFE as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR GREENPOINT MORTGAGE FUNDING INC. as Beneficiary, which said Deed of Trust was recorded on 01/04/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0506292 Book 0101, Page 0816, 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: 1004 Haystack Dr, Carson City, NV, 89705-8064

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

Mortgage Electronic Registration Systems

Inc., a Delaware Corporation

On \_\_Max 13, 2003

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.

MDK-20030513-0030 NVDOUGL DOUGLAS NV BAT: 5137 KXNVSBR1

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Page 2 Substitution of Trustee and Full Reconveyance

By WILSHIRE CREDIT CORPORATION as Trustee On May 13, 2003

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SANDRA MCMULLEN, LOAN SERVICING

ADMIN MANAGER

STATE OF Oregon COUNTY OF Washington

ON May 13, 2003 before me, COLLEEN M THRALL, 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.

COLLEEN M THRALL

Notary Expires: 09/24/2004 #338718

OFFICIAL SEAL COLLEEN M THRALL NOTARY PUBLIC-OREGON COMMISSION NO 338718 MY COMMISSION EXPIRES SEPTEMBER 24, 2004

(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON May 13, 2003, before me, CANDYCE REDELSPERGER, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Sandra McMullen, Loan Servicing Admin Manager, 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.

CANDYCE REDELSPERGER

Notary Expires: 08/11/2003 ~#326135

OFFICIAL SEAL CANDYCE REDELSPERGER

NOTARY PUBLIC-OREGON COMMISSION NO. 326135 MY COMMISSION EXPIRES AUG 11, 2003

(This area for notarial seal) Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517

MDK-20030513-0030 NVDOUGL DOUGLAS NV BAT: 5137/727070 KXNVSBR

IN OFFICIAL RECORDS OF

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