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Assessor's/Tax ID No.: 1220-04-112-032 Recording Requested By:

Wilshire Financial

When Recorded Return To:

Mona Heater P O Box 122 Minden, NV 89423 REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 JUL 22 AM 9: 07

WERNER CHRISTEN RECORDER

18 PAID K2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:705441 "Heater" ID:/100581685 Douglas, NV

WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/23/2000, made by MONA HEATER, AN UNMARRIED MAN as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of GREEN POINT BANK, FORMERLY KNOWN AS THE GREEN POINT SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 04/04/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0489316 Book 0400, Page 0427, 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: 1321 Kingslane Ct, Gardnerville, NV, 89410-6006

IN WITNESS WHEREOF, WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Wilshire Credit Corporation, a Nevada

Corporation

On Jaly 10, 2003

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.

JDP-20030710-0015 NVDOUGL DOUGLAS NV BAT: 5191 KXNVSBR1

0583933 BK0703PG09653 Page 2 Substitution of Trustee and Full Reconveyance

By WILSHIRE CREDIT CORPORATION as Trustee On July 10, 2003

Jandra M.M.

SANDRA MCMULLEN, LOAN SERVICING

ADMIN MANAGER

STATE OF Oregon COUNTY OF Washington

ON July 10, 2003 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.

KUJJELLIS CHRIS

Notary Expires: 04/30/2004 #334130



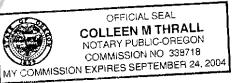
(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON July 10, 2003 before me, COLLEEN M THRALL, 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.

COLLEEN M THRALL

Notary Expires: 09/24/2004 #338718



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517 JDP-20030710-0015 NVDOUGL DOUGLAS NV BAT: 5191/705441 KXNVSBR1

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