18

Assessor's/Tax ID No.: 1320-26-002-010

Recording Requested By:

Wilshire Financial
Mail tow Hwws to:
When Recorded Return To:

James Mcfadden 1694 Coyote Rd Gardnerville, NV 89410 REQUESTED BY HOLD IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 OCT 21\ AM 10: 22

WERNER CHRISTEN RECORDER

S 18 PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:785789 "Mcfadden" ID:/105012785 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 11/15/2001, made by James D Mcfadden And Deborah J Mcfadden, Husband And Wife as Trustor, with MARIN CONVEYANCING CORPORATION as Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATIONS SYSYTEMS INC as Beneficiary, which said Deed of Trust was recorded on 11/27/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0528543 Book 1101, Page 8247, wherein said Owner

Property Address: 1694 Coyote Rd, Gardnerville, NV, 89410-6692

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 October 14, 2003

SANDRA MCMULLEN, ASST 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.

AWF-20031014-0013 NVDOUGL DOUGLAS NV BAT: 5407 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

By WILSHIRE CREDIT CORPORATION as Trustee On October 14, 2003

ndraMin SÁNDRA MCMULLEN, LOAN SERVICING ADMIN MANAGER

STATE OF Oregon COUNTY OF Washington

ON October 14, 2003 before me, CHRIS KUJELLIS, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Sandra Mcmullen, Asst 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.

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

OFFICIAL SEAL CHRIS KUJELLIS NOTARY PUBLIC-OREGON COMMISSION NO. 334130 MY COMMISSION EXPIRES APRIL 30, 2004

(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON October 14, 2003 before me, CHRIS KUJELLIS, 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.

CHRISKUÆLLIS

Notary Expires: 04/30/2004 #334130

OFFICIAL SEAL CHRIS KUJELLIS NOTARY PUBLIC-OREGON COMMISSION NO. 334130

MY COMMISSION EXPIRES APRIL 30, 2004

(This area for notarial seal) Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517 AWF-20031014-0013 NVDOUGL DOUGLAS NV BAT: 5407/785789 KXNVSBR1