Assessor's/Tax ID No.: 1220-25-501-002

Recording Requested By: Wilshire Financial

When Recorded Return To:

Yvonne Dellner 1106 Caragh St Roseville, NV 95747

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2003 DEC -2 AM 10: 42

WERNER CHRISTEN RECORDER DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:743643 "Dellner" ID:/100131P1 Douglas, NV

WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/23/2001, made by Yvonne H Dellner, An Unmarried Woman as Trustor, with MORTGAGE CAPITAL ASSOCIATES, INC as Trustee, for the benefit of MORTGAGE CAPITAL ASSOCIATES, INC. IT'S SUCCESSORS AND/OR ASSIGNS as Beneficiary, which said Deed of Trust was recorded on 10/23/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0526482 Book 1001, Page 9637, wherein said Owner and Holder hereby substitutes WILSHIRE CREDIT CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust of the above-named Trustee under said Deed of Trust.

Property Address: 1918 Wiseman Ln, Gardnerville, NV, 89410-7817

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 November 19 12003

KATHY ANDERSON, FINAL RELEASE DOCS 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 19, 2003

ADMIN MANAGER

LMB-20031118-0044 NVDOUGL DOUGLAS NV BAT: 5625 KXNVSBR1

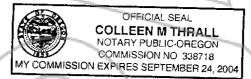
0598424 BK 1203PG00892 Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon COUNTY OF Washington

ON November 19, 2003 before me, COLLEEN M THRALL, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Final Release Docs 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.

COLLEEN M THRALL

Notary Expires: 09/24/2004 #338718



(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON November 19, 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.

CHRIS KÜTELLIS

Notary Expires: 04/30/2004 #334130

MAY COMMIS

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
LMB-20031118-0044 NVDOUGL DOUGLAS NV BAT: 5625/743643 KXNVSBR1

0598424

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