

18
Assessor's/Tax ID No.: 1220 16 210 033
Recording Requested By:
Wilshire Financial

When Recorded Return To:

Jeremy Rutherford
1284 Franklin Ln
Gardnerville, NV 89460

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

2004 APR 19 AM 9:43

WERNER CHRISTEN
RECORDER

\$18⁰⁰ PAID *ka* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:320671 "Rutherfordale" ID:1000350419 Douglas, NV

WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 06/24/2003, made by Jeremy M Rutherfordale And Stephanie J Rutherfordale, Husband And Wife as Trustor, with MARQUIST TITLE AND ESCROW INC as Trustee, for the benefit of SIB MORTGAGE CORP as Beneficiary, which said Deed of Trust was recorded on 07/03/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 582506 Book 0703, Page 1977, 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: 1284 Franklin Ln, Gardnerville, NV, 89460-8611

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 March 30, 2004

By: *Sandra McMullen*

SANDRA MCMULLEN, LOAN SERVICING
ADMIN MANAGER

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 March 30, 2004

By: *Sandra McMullen*
SANDRA MCMULLEN, MANAGER, LOAN SRVC
ADMIN

RCK-20040330-0029 NVDOUGL DOUGLAS NV BAT: 5881 KXNVSBR1


0610502

BK0404PG08204

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon
COUNTY OF Washington

ON March 30, 2004 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 KUJELLIS
Notary Expires: 04/30/2004 #334130

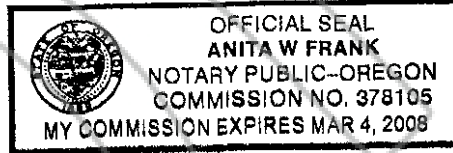


(This area for notarial seal)

STATE OF Oregon
COUNTY OF Washington

ON March 30, 2004 before me, ANITA W FRANK, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Sandra McMullen, Manager, Loan Srvc Admin, 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.


ANITA W FRANK
Notary Expires: 03/04/2008 #378105



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
RCK-20040330-0029 NVDOUGL DOUGLAS NV BAT: 5881/320671 KXNVSBR1

0610502

BK 0404 PG 08205