18

Assessor's/Tax ID No.: 1220-15-110-003

Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

Charles Sowles 1011 Dresslerville Rd Gardnerville, NV 89460 REQUESTED BY CHARLES OF DOUGLAS CO., NEVADA

2004 OCT 25 AM 11: 34

WERNER CHRISTEN RECORDER

Y PAID BY DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corp #:331472 "Sowles" ID:/11070778 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 04/15/2003, made by Charles William Sowles, An Unmarried Man as Trustor, with T.D. SERVICE COMPANY as Trustee, for the benefit of .MORTGAGE ELECTRONIC REGISTRATIONS SYSYTEMS INC as Beneficiary, which said Deed of Trust was recorded on 04/28/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0574788 Book 0403, Page 13187, 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: 1011 Dresslerville Rd, Gardnerville, NV, 89460-8987

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 20, 2004

By: CMThel

COLLEEN THRALL, 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.

Bv WILSHIRE CREDIT CORPORATION as Trustee

On October 20, 2004

KATHY ANDERSON, TITLE SERVICES

MANAGER

JMR-20041020-0071 NVDOUGL DOUGLAS NV BAT: 6351 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon COUNTY OF Washington

ON October 20, 2004, before me, JEAN M RIEDER, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Colleen Thrall, 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.

JEAN M RIEDER / 1772186 Notary Expires: 09/04/2007 #372186

OFFICIAL SEAL JEAN M RIEDER

NOTARY PUBLIC-OREGON COMMISSION NO. 372186

MY COMMISSION EXPIRES SEPTEMBER 4, 2007

(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON October 20, 2004, before me, S. HUNTINGTON, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Title Services 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, are constant to the instrument. executed the instrument.

S. HUNTINGTON

Notary Expires: 07/08/2007 #370323

OFFICIAL SEAL S HUNTINGTON NOTARY PUBLIC-OREGON COMMISSION NO. 370323 MY COMMISSION EXPIRES JULY 8, 2007

(This area for notarial seal)
Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
JMR-20041020-0071 NVDOUGL DOUGLAS NV BAT: 6351/331472 KXNVSBR1

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