Assessor's/Tax ID No.: 1420-28-110-008 Recording Requested By:

Wilshire Financial

When Recorded Return To:

Carolyn Bower 1286 N Santa Barbara Dr Minden, NV 89423 IN OFFICIAL RECORDS I DOUGLAS CO., NEVAD,

2004 NOV -9 AMII: 36

WERNER CHRISTEN
RECORDER

\$ 18 PAID KD _DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corporation #:209656 "Bower" ID:/1762945 Douglas, NV

WILSHIRE CREDIT CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 11/21/2002, made by Carolyn Jenkins-bower And Gene A Bower, Husband And Wife as Trustor, with PLATINUM FIRST MORTGAGE, LP as Trustee, for the benefit of PLATINUM FIRST MORTGAGE, LP as Beneficiary, which said Deed of Trust was recorded on 11/26/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0559114 Book 1102, Page 11679, 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: 1286 N Santa Barbara Dr, Minden, NV, 89423-7810

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

Wilshire Credit Corporation On March 19, 2004

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 19, 2004

andra MALL SÁNDRA MCMULLEN, MANAGER, LOAN SR

ADMIN

OFFICIAL SEAL S HUNTINGTON NOTARY PUBLIC-OBEGON COMMISSION NO. 370383 MY COMMISSION EXPIRES JULY 8, 2007

SMH-20040319-0006 NVDOUGL DOUGLAS NV BAT: 5867 KXNVSBR1

0628854 BK 1 1 0 4 PG 0 4 3 8 7 Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon COUNTY OF Washington

ON March 19, 2004, before me, S. HUNTINGTON, 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.

S. HUNTINGTON Notary Expires: 07/08/2007 #370323

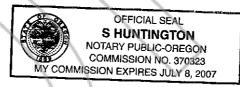
OFFICIAL SEAL
S HUNTINGTON
NOTARY PUBLIC-OREGON
COMMISSION NO. 370323
MY COMMISSION EXPIRES JULY 8, 2007

(This area for notarial seal)

STATE OF Oregon COUNTY OF Washington

ON March 19, 2004, before me, S. HUNTINGTON, 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.

S. HUNTINGTON
Notary Expires: 07/08/2007 #370323



(This area for notarial seal)
Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
SMH-20040319-0006 NVDOUGL DOUGLAS NV BAT: 5867/209656 KXNVSBR1