

18-

Assessor's/Tax ID No.: 1220-16-610-053  
Recording Requested By:  
Wilshire Credit Corporation

When Recorded Return To:

✓ James Hyden  
1329 Jobs Peak Dr  
Gardnerville, NV 89460

DOC # 0635599  
01/31/2005 11:34 AM Deputy: KLJ  
**OFFICIAL RECORD**  
Requested By:  
WILSHIRE CREDIT CORPORATION

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 2 Fee: 18.00  
BK-0105 PG-10617 RPTT: 0.00



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Wilshire Credit Corp #:490547 "Hyden" ID:7768302 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 06/23/2004, made by James J Hyden And Debra A Hyden, Husband And Wife As Joint Tenants as Trustor, with WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded on 06/30/2004 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0617616 Book 0604, Page 15348, 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: 1329 Jobs Peak Dr, Gardnerville, NV, 89460-8942

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 January 25, 2005

By: *Colleen Thrall*

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.

By WILSHIRE CREDIT CORPORATION as Trustee  
On January 25, 2005

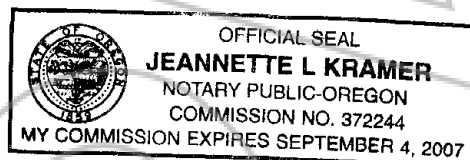
By: *Sandra McMullen*  
SANDRA MCMULLEN, LOAN SERVICING  
ADMIN MANAGER

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon  
COUNTY OF Washington

ON January 25, 2005, before me, JEANNETTE L. KRAMER, 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.


  
JEANNETTE L. KRAMER  
Notary Expires: 09/04/2007 #372244



(This area for notarial seal)

STATE OF Oregon  
COUNTY OF Washington

ON January 25, 2005, 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



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517  
BES-20050125-0049 NVDOUGL DOUGLAS NV BAT: 6535/490547 KXNVSBR1