

OFFICIAL RECORD

Requested By:
WILSHIRE CREDIT CORPORATION

Assessor's/Tax ID No.: 219-14-001-001
Recording Requested By:
Wilshire Credit Corporation

When Recorded Return To:

Luigi Ziegler
578 Leealan Dr
Gardnerville, NV 89460

Douglas County - NV
Werner Christen - Recorder

Page: 1 of 2 Fee: 18.00
BK-0405 PG- 4282 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corp #:339922 "Ziegler" ID:57021497 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 05/25/2004, made by Luigi Talini A Single Man And Richard Wayne Ziegler, A Married Man As His Sole And Separate Property as Trustor, with COMMONWEALTH LAND TITLE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS INC as Beneficiary, which said Deed of Trust was recorded on 06/02/2004 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0614985 Book 0604, Page 01187, 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: 419 Centerville Ln, Gardnerville, NV, 89460-9768

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 April 05, 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.

AWF-20050405-0013 NVDOUGL DOUGLAS NV BAT: 6695 KXNVSBR1

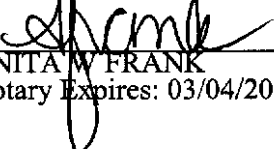
Page 2 Substitution of Trustee and Full Reconveyance

By WILSHIRE CREDIT CORPORATION as Trustee
On April 05, 2005

By: 
SANDRA MCMULLEN, LOAN SERVICING
ADMIN MANAGER

STATE OF Oregon
COUNTY OF Washington

ON April 05, 2005 before me, ANITA W FRANK, 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.



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

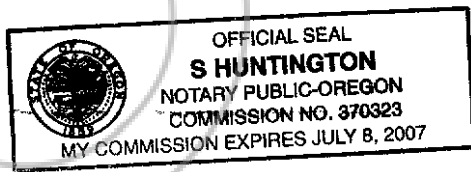


(This area for notarial seal)

STATE OF Oregon
COUNTY OF Washington

ON April 05, 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
AWF-20050405-0013 NVDOUGL DOUGLAS NV BAT: 6695/339922 KXNVSBRI