Assessor's/Tax ID No.: 1220-16-710-012 Recording Requested By:

Wilshire Credit Corporation

When Recorded Return To:

Ronald Thaver Po Box 2758 Gardnerville, NV 89410

DOC 04/26/2005 08:22 AM Deputy: KLJ OFFICIAL RECORD Requested By: WILSHIRE CREDIT CORPORATION

> Douglas County - NV Werner Christen - Recorder

18.00 2 Fee: 1 0£ Page: PG-10295 RPTT:

0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Wilshire Credit Corp #:319680 "Thayer" ID:/11646090 Douglas, NV

WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/01/2003, made by Ronald Thayer And Renee E Thayer, Husband And Wife As Joint Tenants as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of SAXON MORTGAGE, INC. as Beneficiary, which said Deed of Trust was recorded on 10/08/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 592792 Book 1003, Page 3808-3815, where in 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: 853 Tillman Ln, Gardnerville, NV, 89460-8875

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 April 18, 2005

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

By WILSHIRE CREDIT CORPORATION as Trustee On April 18, 2005

SÁNDRA MCMULLÉN, LOAN SERVICING

ADMIN MANAGER

SMK-20050418-0020 NVDOUGL DOUGLAS NV BAT: 6729 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Oregon COUNTY OF Washington

ON April 18, 2005, before me, S KOWALSKI, 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 colored to me that he/sha/they executed the same in his/her/their authorized canacity. 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 KOWALSKI

Notary Expires: 07/20/2008 #382876

OFFICIAL SEAL S KOWALSKI NOTARY PUBLIC-OREGON

COMMISSION NO. 382876

MY COMMISSION EXPIRES JULY 20, 2008

(This area for notarial seal)

STATE OF Oregon **COUNTY OF Washington**

ON April 18, 2005, before me, JEAN M RIEDER, 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.

YEAN MARIEDER Notary Expires: 09/04/2007 #372186 MY COMMISSION EXPIRES SEPTEMBER 4, 2007

OFFICIAL SEAL JEAN M RIEDER NOTARY PUBLIC-OREGON COMMISSION NO. 372186

(This area for notarial seal)
Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
SMK-20050418-0020 NVDOUGL DOUGLAS NV BAT: 6729/319680 KXNVSBR1

PG-10296 04/26/2005