Requested by

State of Oregon, County of Klamath Recorded 10/10/01 at 8:57a m. In Vol. M01 Page 5/575 Linda Smith, Fee\$_2/ 0 County Clerk

When recorded mail to

Irwin Home Equity 12677 Alcosta Blvd #500 San Ramon, CA 94583

019003168

DEED OF FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Trust Deed described as follows:

Dated: July 7, 1999

Recorded: July 13, 1999

Fee Number:

Book/Reel: M99

Page: 27989 -

Re-Recorded Under:

Klamath County of:

State of: Oregon

Trustor: Jerry A Baird and Marti L Baird

Trustee or Successor Trustee: Transnation Title Insurance

Company

Beneficiary: Irwin Union Bank and Trust Company

having received from the Beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligations secured by the Trust Deed have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: September 24, 2001

TRANSNATION TITLE INSURANCE COMPANY

Successor To

TRANSAMERICA TITLE INSURANCE COMPANY

State of Oregon

County Of Multnømah

Personally appeared Kenneth F. Mayer who being duly sworn did say that he is the Assistant Secretary of Transnation Title Insurance Company, a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be its voluntary act and deed.

OFFICIAL SEAL COLLEEN M. RAMISKEY NOTARY PUBLIC - OREGON COMMISSION NO. A343816 MY COMMISSION EXPIRES MARCH 11, 200

Notary Public for Oregon

My Commission Expires:

(Seal)