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State of Oregon, County of Klamath Recorded 12/03/04 8 5 a m Vol M04 Pg 8 3 0 4 0 Linda Smith, County Clerk Fee \$ 260 # of Pgs

Prepared By Security Connections Inc. When Recorded Mail To:

SECURITY CONNECTIONS INC. 1935 INTERNATIONAL WAY IDAHO FALLS, ID 83402 ATT: KARLEEN MAUGHAN

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Loan No: 76106020 TSI No:

Notice is hereby given, that Virgilia S. Culver, whose address is 8800 SE Sunnyside Road, Ste. 201B, Clackamas, OR 97015, is hereby appointed Successor Trustee under that certain Deed of Trust as follows:

Trustor: SALLY L. TAYLOR, AN UNMARRIED WOMAN

Trustee: AMERITITLE

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR

IRWIN MORTGAGE CORPORATION

Dated: 09\30\2003

Recorded: 10\03\2003

Auditor's #

Book/Reel: MO3

Pg: 742341

Re-Recorded:

Auditor's #

Book/Reel:

Pg:

Filed for record in KLAMATH

County, State of Oregon

Tax ID Number:3908-014D0-00400-000 AS DESCRIBED IN SAID DEED OF TRUST

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, Virgilia S. Culver, Attorney at Law, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all that estate now held by the Successor Trustee.

Virgilia S. Culver, Attorney at Law as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled therto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Dated: 11\11\2004

MORIGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR IRWIN MORTGAGE CORPORATION

CARLA TENEYCK VICE PRESIDENT

State of Idaho, County of Bonneville

On 11\11\2004 _, before me, the undersigned, a Notary Public in and for the State of Idaho, duly commission and sworn, personally appeared CARLA TENEYCK

to me known to be the **VICE PRESIDENT** of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to executed said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Idaho, Residing at Idaho Falls CAROL LEE (COMMISSION EXP. 09-02-2009)

Virgilia S. Culver, Attorney At Law

Virgilla S. Culver

CAROL LEE **NOTARY PUBLIC** STATE OF IDAHO

State of Oregon, County of Clackamas
On this _______, before me, a Notary Public qualified for said county, personally came Virgilia S. Culver, known to me to be the identical person who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned.
Witness my hand and official seal on hereto affixed the day and year first above written.

Kundell Notary Public in and for the State of Oregon

My Commission Expires: 5-3-08

