Requested by

Klamath County, Oregon 12/02/2005 08:37:49 AM Pages 1 Fee: \$26.00

When recorded mail to

Irwin Home Equity
PO Box 1368
San Ramon, CA 94583

059001884

## DEED OF FULL RECONVEYANCE

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

Dated: December 5, 2003

Recorded: December 12, 2003

Fee Number:

Book/Reel: M03

Page: 90819

Re-Recorded Under:

County of: Klamath

State of: Oregon

Trustor: Merritt M Smith and Lucinda E Smith, as tenants by

the entirety

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: November 15, 2005

TRANSNATION TITLE INSURANCE COMPANY

Successor To

TRANSAMERICA TITLE INSURANCE COMPANY

BY C

Kenneth F. Mayer, Assistant Secretary

State of Oregon

County of Multnomah

SS

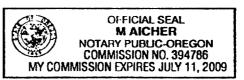
11-15,2005.

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.

Before Me:

Notary Public for Oregon My Commission Expires:

(seal)



21508

AMT ACHARA