

Recording Requested By:
Irwin Home Equity

M06-04175

Klamath County, Oregon

03/07/2006 11:42:30 AM

Pages 1 Fee: \$26.00

When Recorded Return To:
Northwest Trustee Services, Inc.
Reconveyance Dept.
P.O. Box 997
Bellevue, WA 98009-0997

006-119



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001446681 "MCKENZIE" Lender ID:310/102/0001446681 Klamath, Oregon
MERS #: 100135300014466817 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/02/2002 made by JOSEPH A. MCKENZIE AND CHRISTINE D. MCKENZIE, HUSBAND AND WIFE as the original Grantor(s), to TRANSNATION TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY, as the original beneficiary, which Deed of Trust was recorded on 08/20/2002 in Book/Reel/Liber: M02 Page/Folio: 46934 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES NORTHWEST TRUSTEE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

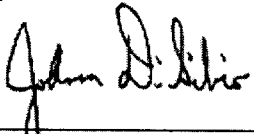
NORTHWEST TRUSTEE SERVICES hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

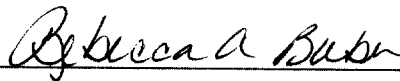
IN WITNESS WHEREOF, the present beneficiary and NORTHWEST TRUSTEE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC AS NOMINEE FOR IRWIN
UNION BANK AND TRUST COMPANY
On February 22nd, 2006

By NORTHWEST TRUSTEE SERVICES as
Trustee

On 2-22-06

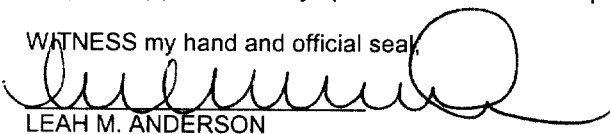
By: 
JOANNA DISIBIO, Assistant Secretary

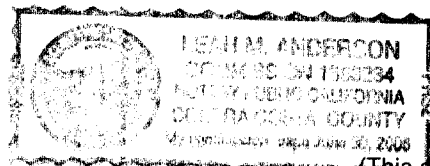
By: 

STATE OF California
COUNTY OF Contra Costa

On February 22nd, 2006 before me, LEAH M. ANDERSON, Notary Public, personally appeared JOANNA DISIBIO, 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


LEAH M. ANDERSON
Notary Expires: 06/30/2006 #1363234



(This area for notarial seal)

STATE OF
COUNTY OF

WITNESS my hand and official seal,

(This area for notarial seal)

21F
+5