2006-023275 Klamath County, Oregon

11/21/2006 09:12:37 AM

Recording Requested By: Irwin Home Equity

When Recorded Return To:

RETURN TO: SMI/L.Boedeker

148 2602

P.O. Box 36369

OR / Klamath

Houston, TX 77236

RICHARD L. EDGE ANI



Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001673372 "EDGE" Lender ID:312/202/402155237 Klamath, Oregon MERS #: 100031400433058941 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/25/2004 made by RICHARD L. EDGE AND MARLA R. EDGE, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to GENERAL AMERICAN CORPORATION, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 09/24/2004 in Book/Reel/Liber: M04 Page/Folio: 64127 as Instrument No.: N/A , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES Stewart title guaranty company, Trustee in lieu of the above named

Stewart title guaranty company 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 Stewart title guaranty company have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On October 5th, 2006

By:_____ MICHELLE WOODARD, Assistant

Secretary

By Stewart title guaranty company as

Trustee

FITHER KII BOY ASSISTANT VICE

STATE OF California **COUNTY OF Contra Costa**

On October 5th, 2006 before me, W. DAVIS, Notary Public, personally appeared MICHELLE WOODARD, 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,

W. DAVIS

Notary Expires: 08/10/2008 #1506785

W. DAVIS Commission # 1506785 Notary Public - California Contra Costa County My Comm. Expires Aug 10, 2008

(This area for notarial seal)

STATE OF **COUNTY OF**

WITNESS my hand and official seal,



M. Hoelscher Notary Public State of Texas My Commission Exp January 26, 2009

(This area for notarial seal)