

2006-023276

Klamath County, Oregon

Recording Requested By:  
Irwin Home Equity



00009300200600232760010011

When Recorded Return To:

11/21/2006 09:13:54 AM

Fee: \$26.00

RETURN TO: SMI/L.Boedeker 148\_2602  
P.O. Box 36369 OR / Klamath  
Houston, TX 77236 KEVIN BROWN AND C/



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Irwin Home Equity #:0001737934 "BROWN" Lender ID:009/101/0001737934 Klamath, Oregon  
MERS #: 100135300017379348 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/07/2005 made by KEVIN BROWN AND CASINDRA BROWN, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to TRANSNATION TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY, as the original beneficiary, which Deed of Trust was recorded on 11/17/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: MO5-69255, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES Stewart title guaranty company, Trustee in lieu of the above named Trustee under said Deed of Trust.

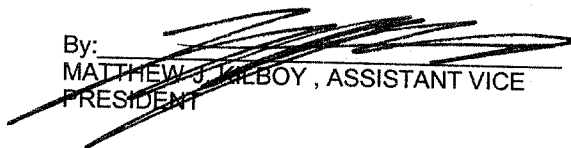
Stewart title guaranty company hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or 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 13th, 2006

By:   
MICHELLE WOODARD, Assistant  
Secretary

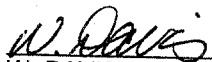
By Stewart title guaranty company as  
Trustee  
On 11-6-06

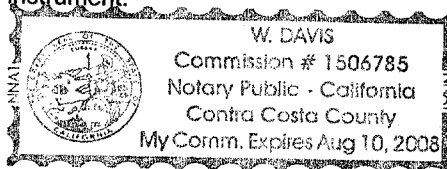
By:   
MATTHEW J. GALBOY, ASSISTANT VICE  
PRESIDENT

STATE OF California  
COUNTY OF Contra Costa

On October 13th, 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

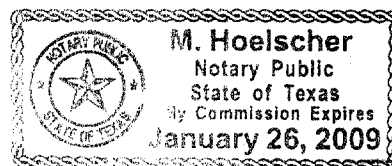


(This area for notarial seal)

STATE OF Texas  
COUNTY OF Harris

WITNESS my hand and official seal,





(This area for notarial seal)