2007-000794 Klamath County, Oregon



Recording Requested By: Irwin Home Equity

When Recorded Return To:

01/17/2007 09:39:45 AM

Fee: \$26.00

RETURN TO: SLS/L.Boedeker

148\_2602

P.O. Box 36369

OR / Klamath

Houston, TX 77236

ANDREW M. DEMARIS



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Irwin Home Equity #:0001526375 "DEMARIS" Lender ID:298/202/0001526375 Klamath, Oregon
MERS #: 100031400433005934 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/20/2003 made by ANDREW M. DEMARIS AND MARTHA L. DEMARIS, 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 02/26/2003 in Book/Reel/Liber: M03 Page/Folio: 11844 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 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 November 13th, 2006

MICHELLE WOODARD, Assistant

Secretary

By Stewart title guaranty company as

Trustee On 12-5-06

MATTHEW J. KILBOY, ASSISTANT VICE

PRESIDENT

STATE OF California COUNTY OF Contra Costa

On November 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

V AVIS

Commission # 1506785

Notary tradic - California

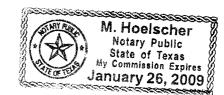
Consul Costa County

My Comm. Expires Aug 10, 2008

(This area for notatral seal)

STATE OF TEXAS COUNTY OF HACKIS

WITNESS my hand and official seal,



(This area for notarial seal)