

2007-000803

Klamath County, Oregon



00013019200700008030020029

01/17/2007 10:21:40 AM

Fee: \$31.00

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 DAVID ARMSTRONG ,



* 0 9 8 1 7 3 6 0 1 1 *



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001736011 "ARMSTRONG" Lender ID:010/202/0001736011 Klamath, Oregon
MERS #: 100135300017360116 VRU #: 1-888-679-6377


The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/01/2005 made by DAVID ARMSTRONG AND HOLEN ARMSTRONG, 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 NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY, as the original beneficiary, which Deed of Trust was recorded on 10/12/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-66284 , 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.

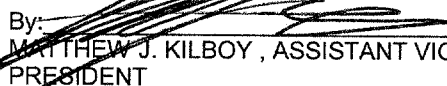
IN WITNESS WHEREOF, the present beneficiary and Stewart title guaranty company have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC AS NOMINEE FOR IRWIN
UNION BANK AND TRUST COMPANY
On August 9th, 2006

By: 
JOANNA DISIBIO, Assistant Secretary

By Stewart title guaranty company as
Trustee

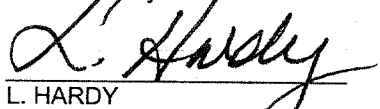
On 8/28/06

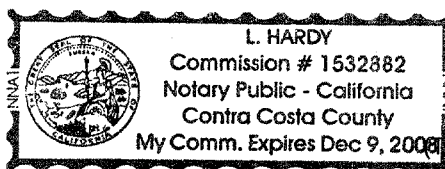
By: 
MATTHEW J. KILBOY, ASSISTANT VICE
PRESIDENT

STATE OF California
COUNTY OF Contra Costa

On August 9th, 2006 before me, L. HARDY, Notary Public, personally appeared JOANNA DISIBIO, 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,


L. HARDY
Notary Expires: 12/09/2008 #1532882

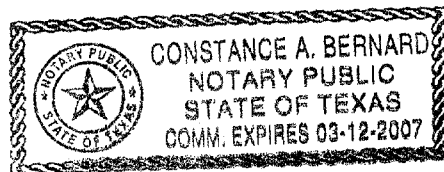


(This area for notarial seal)

STATE OF TX
COUNTY OF Harris

WITNESS my hand and official seal,

Constance A. Bernard



(This area for notarial seal)