2007-002025 Klamath County, Oregon

00014477200700020250020020

Recording Requested By: Irwin Home Equity

When Recorded Return To:

02/06/2007 09:08:21 AM

Fee: \$31.00

RETURN TO: SLS/L.Boedeker

er 148\_2602

P.O. Box 36369 Houston, TX 77236 OR / Klamath

\*0001609474\*

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001609474 "NEWELL" Lender ID:303/202/0001609474 Klamath, Oregon PIF: 12/28/2006 MERS #: 100135300016094740 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/15/2003 made by TANYA NEWELL as the original Grantor(s), to TRANSNATION TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 10/23/2003 in Book/Reel/Liber: M03 Page/Folio: 78767-78772 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., a corporation organized and existing under the

laws of Delaware On January 5th, 2007

By: 1 SUCCOCKETT, Assistant Secretary

By Stewart title guaranty company as Trustee

WATTHEW J. KILBOY, ASSISTANT VICE

PRESIDENT

STATE OF California COUNTY OF Contra Costa

On January 5th, 2007 before me, L. HARDY, Notary Public, personally appeared SUE CROCKETT, 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: 12/09/200 #1532882

L. HARDY
Commission # 1532882
Notary Public - California
Contra Costa County
My Comm. Expires Dec 9, 2008

(This area for notarial seal)

STATE OF Texas COUNTY OF Hums

On 01-12-07, before me, outstance to Dernard, Notary Public, personally appeared Mathew 1. Kalbag, 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,

Notary Expires: / / 03/12/07

CONSTANCE A. BERNARD NOTARY PUBLIC OF TEXAS

(This area for notarial seal)