

2007-005395

Klamath County, Oregon



00018474200700053950010011

03/26/2007 09:11:47 AM

Fee: \$26.00

Recording Requested By:
Irwin Home Equity

When Recorded Return To:

RETURN TO: SLS/L.Boedeker 148_2602
P.O. Box 36369 OR / Klamath
Houston, TX 77236 DENNIS A. ZULLO AND



* 8 8 8 1 7 8 3 8 6 7 *



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001703067 "ZULLO" Lender ID:008/202/0001703067 Klamath, Oregon PIF: 12/13/2006
MERS #: 100060710000481746 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/09/2005 made by DENNIS A. ZULLO AND KATY L. ZULLO, HUSBAND AND WIFE as the original Grantor(s), to TI-COR TITLE, INS., 131 NO. EL MOLINO AVE., STE 130, PASADENA, CALIFORNIA 91101, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 03/22/2005 in Book/Reel/Liber: M05 Page/Folio: 18569 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 December 20th, 2006

By: Sue Crockett
SUE CROCKETT, Assistant Secretary

By Stewart title guaranty company as
Trustee

On 12-26-06

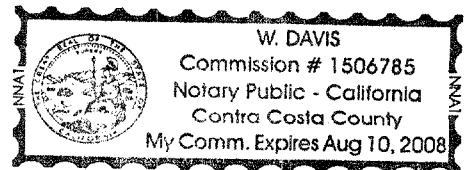
By: Matthew J. Kilboy
MATTHEW J. KILBOY, ASSISTANT VICE
PRESIDENT

STATE OF California
COUNTY OF Contra Costa

On December 20th, 2006 before me, W. DAVIS, 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,

W. Davis
W. DAVIS
Notary Expires: 08/10/2008 #1506785

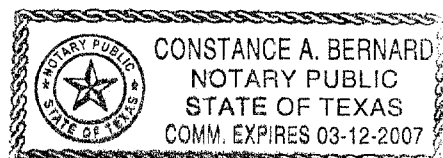


(This area for notarial seal)

STATE OF TX
COUNTY OF Harris

WITNESS my hand and official seal

Constance A. Bernard



(This area for notarial seal)