2007-007423 Klamath County, Oregon

SPACE ABOVE RESERVED FOR RECORDER



04/24/2007 01:22:44 PM

Fee: \$26.00

State of Oregon County of KLAMATH

WHEN RECORDED MAIL TO: **CRAIG PHAIR** 4041 KELLEY DR KLAMATH FALLS OR 97603 Loan Number: 68011020524299\*ACI

MIN: 100135300017081365 MERS Phone: 1-888-679-6377

## Substitution of Trustee and Deed of Reconveyance

The undersigned Mortgage Electronic Registration Systems Inc, acting solely as nominee for the beneficial owner and holder of the Notes secured be Deed of Trust dated, 04/25/05, made by CRAIG PHAIR AND MOLLY PHAIR Trustor (s) to TRANSNATION TITLE INSURANCE COMPANY as Trustee, and IRWIN UNION BANK AND TRUST COMPANY as Beneficiary, which Deed of Trust was recorded 05/04/05, in Book/Volume M05, Page 31943, as Document No. NA and in the office of the County Auditor of KLAMATH, State of Oregon, hereby substitutes Mortgage Electronic Registration Systems Inc, as trustee under said Deed of Trust.

TRANSNATION TITLE INSURANCE COMPANY hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and TRANSNATION TITLE INSURANCE COMPANY, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: 12 April 2007

Mortgage Electronic Registration Systems Inc, acting soley as nominee for IRWIN UNION BANK AND TRUST COMPANY,

Having duly appointed TRANSNATION TITLE INSURANCE COMPANY as trustee.

C. COVIL, ASST VICE PRESIDENT

L. BURTON, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On April 12, 2007 before me, the undersigned, personally appeared C. COVIL, ASST VICE PRESIDENT and L. BURTON ASST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official Mal.

NOTARY PUBLIC My COMMISSION EXPIRES:

PREPARED BY: ACI BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499

4/12/2007 10:07 AM KLAMATH