

Recording Requested By:
Irwin Home Equity



When Recorded Return To:

11/20/2007 09:50:26 AM

Fee: \$26.00

RETURN TO: SLS/L.Boedeker 148_2602
P.O. Box 36369 OR / Klamath
Houston, TX 77236 RONALD ABEL AND EF



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001238685 "ABEL" Lender ID:225/ALL/0001238685 Klamath, Oregon PIF: 11/24/2004
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated:
04/07/2001 made by RONALD ABEL AND ERICA ABEL AS TENANTS BY THE ENTIRETY as the original
Grantor(s), to TRANSNATION TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of IRWIN
UNION BANK AND TRUST COMPANY, as the original beneficiary, which Deed of Trust was recorded on 04/18/2001
in Book/Reel/Liber: M01 Page/Folio: 16887 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.

IRWIN UNION BANK AND TRUST
COMPANY
On October 25th, 2007

By STEWART TITLE GUARANTY
COMPANY as Trustee
On 11-7-07

By: Sue Crockett
Sue Crockett, MANAGER-LOAN
SERVICING-HOME EQUITY LENDING

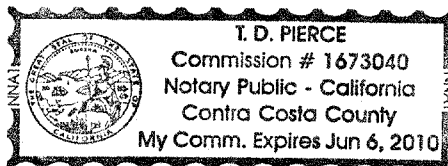
By: Matthew J. Kilboy
MATTHEW J. KILBOY, ASSISTANT VICE
PRESIDENT

STATE OF California
COUNTY OF Contra Costa

On 10/26/07 before me, T.D. PIERCE, 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,

T.D. PIERCE
T.D. PIERCE
Notary Expires: 06/06/2010 #1673040



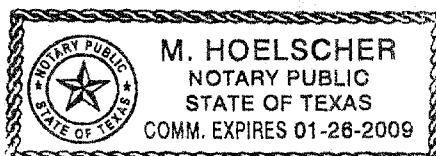
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STATE OF
COUNTY OF

On 11-7-07, before me, M. Hoelscher, Notary Public, personally appeared
Matthew J. Kilboy, 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,

M. Hoelscher
Notary Expires: / /



(This area for notarial seal)