2007-019947 Klamath County, Oregon

11/27/2007 09:19:24 AM

00035806200700199470010016

Recording Requested By: Irwin Home Equity

When Recorded Return To:

RETURN TO: SLS/L.Boedeker

OR / Klamath

P.O. Box 36369 Houston, TX 77236

CRAIG T. WEBB-BOWE

148_2602



Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Irwin Home Equity #:0001257168 "WEBB-BOWEN" Lender ID:231/ALL/0001257168 Klamath, Oregon PIF: 11/03/2004

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/09/2001 made by CRAIG T. WEBB-BOWEN, AN UNMARRIED MAN 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 06/27/2001 in Book/Reel/Liber: M01 Page/Folio: 31014 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 31st, 2007

By STEWART TITLE GUARANTY COMPANY as Trustee On ______

On 11-14-01

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

By: ASSISTANT VICE PRESIDENT

STATE OF California COUNTY OF Contra Costa

On III 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

Notary Expires: 06/06/2010 #1673040

Commission # 1673040
Notary Public - California
Contra Costa County
My Comm. Expires Jun 6, 2010

(This area for notarial seal)

STATE OF TEXAS COUNTY OF HARRIS

WITNESS my hand and official seal,

Notary Expires: / /

M. HOELSCHER
NOTARY PUBLIC
STATE OF TEXAS
COMM. EXPIRES 01-26-2009

(This area for notarial seal)