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OFFICIAL RECORD

Requested By:
IRWIN HOME EQUITY

Assessor's/Tax ID No. 1221-05-001-065

Recording Requested By:
Irwin Home Equity

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 3 Fee: 19.00
BK-0805 PG-1676 RPTT: 0.00

When Recorded Return To:
RECONVEYANCE DEPARTMENT
Irwin Home Equity
P.O. BOX 1368
San Ramon, CA 94583



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

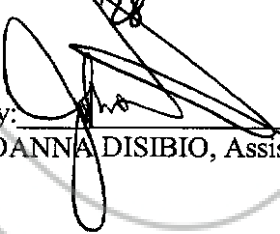
Irwin Home Equity #:0001549110 "DERRICK" Lender ID:301/ALL/400579824 Douglas, Nevada
MERS #: 100031400433015677 VRU #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/02/2003 , made by MARIUS L. DERRICK AND MARJORIE J. DERRICK, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHTS OF SURVIVORSHIP as Trustor, with BEVERLY PARRY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded 07/28/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0703 Page/Folio: 13503 as Instrument No.: 0584546 wherein said Owner and Holder hereby substitutes IRWIN HOME EQUITY CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1317 MYERS DR, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 12677 ALCOSTA BLVD., SUITE 200, SAN RAMON, CA 94583 as owner and IRWIN HOME EQUITY CORPORATION 12677 ALCOSTA BLVD. # 500, , SAN RAMON, CA 94583 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

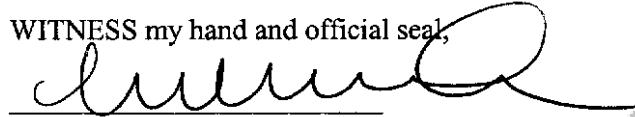
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On July 25th, 2005

By: 
JOANNA DISIBIO, Assistant Secretary

STATE OF California
COUNTY OF Contra Costa

On July ²⁸th, 2005, before me, LEAH M. ANDERSON, a Notary Public in and for Contra Costa in the State of California, personally appeared JOANNA DISIBIO, Assistant Secretary, 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, and that by his/her/their signature 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,



LEAH M. ANDERSON
Notary Expires: 06/30/2006 #1363234



(This area for notarial seal)

IRWIN HOME EQUITY CORPORATION hereby accepts said appointment 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 warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By IRWIN HOME EQUITY CORPORATION as Trustee

On July ²⁸th, 2005



JOANNA DISIBIO, TRUSTEE

STATE OF California
COUNTY OF Contra Costa

Leah M. Anderson

On July 25th, 2005, before me, ~~D. MITCHELL~~, a Notary Public in and for Contra Costa in the State of California, personally appeared JOANNA DISIBIO, TRUSTEE, 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, and that by his/her/their signature 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,

[Signature]

~~D. MITCHELL~~ *Leah M. Anderson*
Notary Expires: 12/13/2005 #1334480



due to 2006 #1213234

(This area for notarial seal)