Recording Requested by
First American Title Ins Co of Nv
And when recorded mail to
Irwin Union Bank
PO Box 929
Columbus, IN 47202-9986

Attn: Debbie Briner

A.P. No: File No:

DOC # 0696108 02/28/2007 02:44 PM Deputy: OFFICIAL RECORD Requested By:

Requested By: IRWIN UNION BANK

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0207 PG-10464 RPIT:

: 17.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE IUB# 2209026342 BR# 45

The undersigned, Irwin Union Bank present beneficiary, as the owner and holder of the Note secured by Deed of Trust dated May 27, 2004 made by Scott Smith and Angela M Smith as ("Trustor"), to First American Title Insurance Company of Nevada as original ("Trustee"), for Irwin Union Bank as ("Beneficiary"), which Deed of Trust was recorded July 7, 2004, as Instrument 0618041 Official Records of Douglas County, Nevada hereby appoints and substitutes Irwin Union Bank as Trustee in lieu of the Trustee therein.

As such duly appointed and substituted Trustee, Irwin Union Bank accepts said appointment as 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 herby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL estate, title and interest now held by said trustee under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named and Irwin Union Bank as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated: February 15, 2007

Dated: February 15, 2007

Irwin Union Bank

Irwin Union Bank

Beneficiary: Mary E Griggs Vice President Successor Trustee: Mary E Griggs

Vice President

(Organization Acknowledgement)

STATE OF INDIANA

COUNTY OF BARTHOLOMEW

Before me, a Notary Public in and for the State of Indiana and a resident of Bartholomew County, Indiana personally appeared Mary E Griggs an officer of Irwin Union Bank, who acknowledged execution of the foregoing release of Deed of Trust on behalf of such bank.

Witness my hand and Notary's Seal this February 15, 2007

My commission expires:

07/18/2008

Angela Allman

My County of Residence: Bartholomew

This instrument was prepared by: Debbie Briner 812-376-1986