

**Fidelity National Title
Company of Oregon**

Western American Trustee Service

Loan Number : 4340089003318634

WATS TD: 38751

DEED OF RECONVEYANCE

The undersigned Trustee or Successor Trustee under that certain Trust Deed:

DATED : Thursday, August 17, 1995
 RECORDED : Tuesday, August 22, 1995
 GRANTOR : Steven P. Hosp and Sally J. Hosp, Trustees or Successors in Trust under the Hosp Loving Trust Dated July 27, 1993 & any amendments
 BENEFICIARY : First Union Home Equity Bank, N.A.
 BOOK / PAGE : M95/22574
 COUNTY OF : Klamath
 LEGAL : As Shown on Original Recorded Deed of Trust

having recieved from the beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby grant, bargain, sell and convey, but without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said Trust Deed.

The undersigned Trustee has executed this instrument Wednesday, December 18, 1996

FIDELITY NATIONAL TITLE COMPANY OF OREGON

Trustee

Phyllis Z. Newcombe

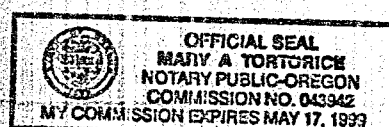
Phyllis Z. Newcombe

STATE OF OREGON, County of Washington
 Wednesday, December 18, 1996

Personally appeared before me, Phyllis Z. Newcombe did say that she is Assistant Vice-President of Fidelity National Title Company of Oregon, a corporation, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

Mary A. Tortorice
 Notary Public for Oregon

My commission expires: 5-17-99



After recording return to:

First Union Home Equity Bank
 Attn: Debbie Hart
 1000 Louis Rose Place 2nd Fl. NC0073
 Charlotte, NC 28262-8546

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Western American Trustee Service the 26th day
 of December A.D. 19 96 at 1:31 o'clock P. M., and duly recorded in Vol. M96
 of Mortgages on Page 39948

FEE \$10.00

by *Bernetha G. Letsch* County Clerk
Kristina Ross