

50753

Vol. M97 Page 42211Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Gary Lybbert
1521 SISKIYOU STREET
Klamath Falls, OR 97601DEED OF RECONVEYANCE

Reconveyance Department #2451128 "Lybbert" Lender ID:373/21403934 Klamath, Oregon

WHEREAS ADVANTA NATIONAL BANK whose address is 16875 W BERNARDO DRIVE, SAN DIEGO, CA 92127 is the present Trustee of record under the following described Deed of Trust:

Trustor: GARY L. LYBBERT AND MICHELLE B. LYBBERT, AS TENANTS BY THE ENTIRETY
Beneficiary: PREFERRED CREDIT CORPORATION A.K.A.T.A.R. PREFERRED MORTGAGE CORPORATION BY: ADVANTA MORTGAGE CORP. USA,
ATTORNEY-IN-FACT

Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE INS. CO.

Dated: 10/25/96

Recorded on 11/21/96 as Instrument No. Book 96, Page 36775,
In the County of KLAMATH, State of OREGON

Property Address: 1521 Siskiyou Street, Klamath Falls, OR, 97601

AND WHEREAS, the above said Deed of Trust has been paid in full;

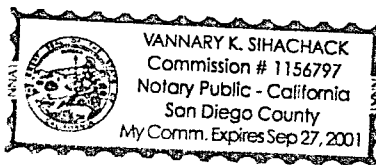
NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,

DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By Advanta National Bank as Trustee
On November 26, 1997By: Nanette Simone
NANETTE SIMONE, VICE PRESIDENTSTATE OF California
COUNTY OF San Diego

ON November 26, 1997, before me, Vannary K. Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Nanette Simone, Vice President, 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,

Vannary K. Sihachack
Vannary K. Sihachack
Notary Expires: 09/27/2001 #1156797(This area for notarial seal)
Advanta Mortgage Corp. USA, 16875 West Bernardo Drive, San Diego, CA 92127
HJB-19971126-0095 ORKLAMA KLAMATH OR BAT: 2099/2451128 KXORDOR1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage Corp. the 29th day
of December A.D., 19 97 at 2:11 o'clock P.M., and duly recorded in Vol. M97
of Mortgages on Page 42211

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross