

72125

Vol. M98 Page 47294

98 DEC 26 P1:56

Reconveyance #: 628772
 Loan #: 0000646123
 Payoff Date: 11/20/98

Recording Requested By:
 T.D. Service Company

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

And When Recorded Mail To:
 T.D. Service Company
 1750 E. Fourth St. Suite #800
 Santa Ana, CA 92705

T.D. Service Co.
 on this 28th day of December A.D., 1998
 at 1:56 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 47294

Bernetha G. Letsch, County Clerk

By Kathleen Ross
 Fee, \$10.00 Deputy.

DEED OF RECONVEYANCE

THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in said Deed Of Trust, having received from the beneficiary under said deed of trust a written request to reconvey, reciting that the obligation secured by said deed of trust has been fully paid and performed, hereby does 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 deed of trust.

Original Borrower: JOHN C. BOWDEN AND FREDA M. BOWDEN

Original Beneficiary: U.S. BANCORP MORTGAGE COMPANY

Current Beneficiary: PNC BANK, N.A.

Deed of Trust Dated: MARCH 18, 1992
 Recorded on: MARCH 24, 1992
 as Instrument No. 42603 in Book No. M92 at Page No. 6163

Property Address: 1230/1234 SUMMERS LANE KLAMATH FALLS, OREGON 97603

County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if the undersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authorized thereunto by order of its Board of Directors. Dated: DECEMBER 04, 1998

DAVID A. KUBAT

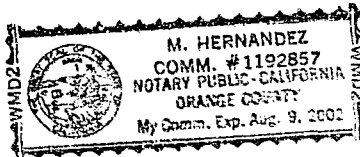
By: David Kubat, OSHA #84265

State of CALIFORNIA
 County of ORANGE } ss.

On 12-04-98, before me, M. Hernandez, personally appeared David Kubat, OSHA #84265 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.

(Notary Name): M. Hernandez



PREPARED BY: T.D. Service Company, 1750 East Fourth Street, Suite 800
 Santa Ana, CA 92705
 ARLENE FELIX