

Recording Requested By
Advanta Mortgage Corp. USA

When Recorded Return To:

Jeffrey Smith
4311 MARLEWOOD DRIVE
Klamath Falls, OR 97603

DEED OF RECONVEYANCE

Paid Accounts Department #2479038 "Smith" Lender ID: 3732 403871 Klamath, Oregon
WHEREAS ADVANTA NATIONAL BANK whose address is 10790 RANCHO BERNARDO RD, SAN
DIEGO, CA 92127 is the present Trustee of record under the following described
Deed of Trust:

Trustor: JEFFREY M. SMITH AND BRIGITTE M. SMITH, 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
Original Trustee: FIDELITY NATIONAL TITLE INS. CO.
Dated: 11/06/96

Recorded on 11/21/96 as Instrument No. 28771 Book M96, Page 36745,
In the County of Klamath, State of OREGON

Property Address: 4311 Marlewood Drive, Klamath Falls, OR, 97603

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 January 06, 1999

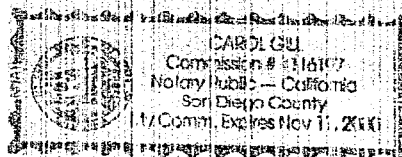
By: Nanette Simone
NANETTE SIMONE, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON January 06, 1999, before me, Carol Gill, 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,

Carol Gill
Carol Gill
Notary Expires: 11/11/2000 #111613



Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 921274319
KLA-199901061377 (KLA) KLA4319 FOR DAT 45 247903871

This area for notarial seal

REVIEW OF OREGON: COUNTY OF KLAMATH ss.

Filed for record at request of Advanta Mortgage Corp on the 25th day
of January A.D. 1999 at 11:41 clock A.M. and duly recorded in Vol. M99
of 28771 pages on page 2447

FEE \$10.00

Linda Smith, County Clerk

by Linda Smith