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Reconveyance #: 656120  
 Loan #: 6362865  
 Payoff Date: 12/11/98

Recording Requested By:  
 T.D. Service Company

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

STATE OF OREGON, ss  
 County of Klamath

Filed for record at request of:

the 17th day of February A.D. 1999  
 at 11:55 o'clock A. M., and duly recorded  
 in Vol. M99 of Mortgages on Page 5500

Linda Smith, County Clerk

By Kathleen Ross Deputy

Fee, \$10.00

## 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 RUSSELL WATERS, AMANDA LYNN WATERS, HUSBAND AND WIFE  
 Original Beneficiary: CUNA MORTGAGE CORPORATION  
 Current Beneficiary: CUNA MORTGAGE CORPORATION

Deed of Trust Dated: JUNE 11, 1993  
 Recorded on: JUNE 11, 1993  
 as Instrument No. 62911 in Book No. M93 at Page No. 13690

Property Address: 3050 CREST STREET, KLAMATH FALLS, OR 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: JANUARY 20, 1999

DAVID A. KUBAT

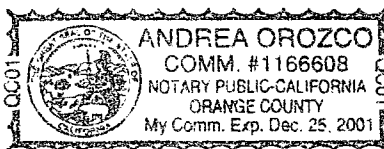
By: David Kubat, OSBA #84265

State of CALIFORNIA  
 County of ORANGE ss.

On JANUARY 20, 1999, before me, Andrea Orozco, personally appeared David Kubat, OSBA #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): Andrea Orozco



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

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