

Reconveyance #: 662994
 Loan #: 652370
 Payoff Date: 1/27/99

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

the 19th day of February A.D. 1999
 at 11:37 o'clock A. M., and duly recorded
 in Vol. M99 of Mortgages on Page 5772
 Linda Smith, County Clerk

By Kathleen Rossi, 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: JEFF HORTON AND DORA E. HORTON
 Original Beneficiary: U.S. BANCORP MORTGAGE COMPANY
 Current Beneficiary: PNC BANK, N.A.

Deed of Trust Dated: OCTOBER 26, 1992
 Recorded on: OCTOBER 30, 1992
 as Instrument No. 53164 in Book No. M92 at Page No. 25696

Property Address: 5216 BARTLETT AVENUE, 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: FEBRUARY 02, 1999

DAVID A. KUBAT

By:

David Kubat, OSBA #84265

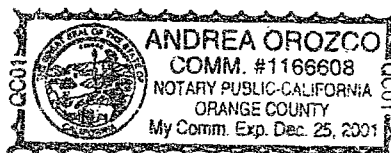
State of CALIFORNIA
 County of ORANGE

} ss.

On FEBRUARY 02, 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
 MONICA NAVARRO