

Reconveyance #: 670825
 Loan #: 0109220517
 Payoff Date: 1/05/99

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,
 County of Klamath ss.

Filed for record at request of:

the 16th day of March A.D., 1999
 at 2:47 o'clock P M., and duly recorded
 in Vol. M99, of Mortgages on Page 9174

Linda Smith, County Clerk

By Karstun 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: DANNY RAY WEST AND LISA DAWN WEST, HUSBAND AND WIFE Original Beneficiary: THE BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASSOCIATION Current Beneficiary: BANKERS TRUST BY NATIONSBANC MORTGAGE CORPORATION AS ATTORNEY IN FACT

Deed of Trust Dated: FEBRUARY 14, 1989
 Recorded on: FEBRUARY 16, 1989
 as Instrument No. 97232 in Book No. M89 at Page No. 2980

Property Address: 2242 WHITE AVENUE, KLAMATH FALLS, OREGON 97601

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 22, 1999

DAVID A. KUBAT

By:

David Kubat, OSBA #84265

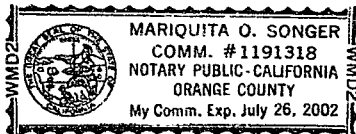
State of CALIFORNIA
 County of ORANGE

}
 } ss.

On FEBRUARY 22, 1999, before me, Mariquita O. Songer, 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.

Mariquita O. Songer
 (Notary Name): Mariquita O. Songer



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