

Reconveyance #: 679782
 Loan #: 660355
 Payoff Date: 3/08/99

Recording Requested By:
 T.D. Service Company

STATE OF OREGON,
 County of Klamath

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

this 31st day of March A.D. 1999
 at 10:37 o'clock A M and duly recorded
 in Vol N99 of Mortgager on Page 11280
 Lands Smith, County Clerk

By Kathleen Rose Deputy
 Fee, \$10.00

DEED OF RECONVEYANCE

99 MAR 31 AUG 31
 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 L. HUMER AND JOYCE R. HUMER
 Original Beneficiary: U.S. BANKCORP MORTGAGE COMPANY
 Current Beneficiary: PNC BANK, N.A.

Deed of Trust Dated: OCTOBER 08, 1992
 Recorded on: OCTOBER 16, 1992
 as Instrument No. --- in Book No. 92 at Page No. 24217

Property Address: 5252 GATWOOD DRIVE 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: MARCH 18, 1999

DAVID A. KUBAT

By

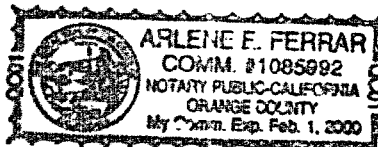
David Kubat, OSHA #84265

State of CALIFORNIA
 County of ORANGE } ss.

On MARCH 18, 1999, before me, Arlene E. Ferrar, 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: Arlene E. Ferrar



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