

**Fidelity National Title
Company of Oregon**

STATE OF OREGON, ss
County of Klamath

Filed for record at request of

Western American Trustee Service

the 13th day of April A.D. 1999
at 2:04 o'clock P. M. and duly recorded
in Vol. M99 of Mortgages on Page 13376

Linda Smith, County Clerk

By Kathleen Ross Deputy

Fee. \$10.00

Loan Number 002-2000963/00011197

WATS TD 91863

DEED OF RECONVEYANCE

The undersigned Trustee or Successor Trustee under that certain Trust Deed

DATED : Wednesday, March 27, 1996
RECORDED : Monday, April 01, 1996
GRANTOR : Calvin B. Kern and Wanda J. Kern, as tenants by the entirety
BENEFICIARY : Western Credit Services
BOOK / PAGE : M96/9008
COUNTY OF : Klamath
LEGAL : As Shown on Original Recorded Deed of Trust

having received from the beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby 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 Trust Deed.

The undersigned Trustee has executed this instrument Thursday, April 01, 1999

FIDELITY NATIONAL TITLE COMPANY OF OREGON
DBA WESTERN AMERICAN TRUSTEE SERVICE
Trustee

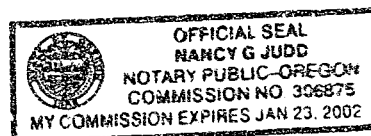
Phyllis Z. Newcombe

Phyllis Z. Newcombe

STATE OF OREGON, County of Clackamas
Thursday, April 01, 1999

Personally appeared before me, Phyllis Z. Newcombe did say that she is Asst Vice President of Fidelity National Title Company of Oregon, a corporation, doing business as Western American Trustee Service and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and she acknowledged said instrument to be its voluntary act and deed

Nancy G. Judd
Notary Public for Oregon
My commission expires:



After recording return to:

Western Credit Services
PO Box 20549
Portland, Oregon 97294

OK
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