

Reconveyance #: 241984
 Loan #: 0073297095
 Payoff Date: 3/17/99

Recording Requested By:
 T.D. SERVICE COMPANY

And When Recorded Mail To:
 BRIAN BROWN
 6316 WINEMA WAY
 KLAMATH FALLS OR 97603-4417

STATE OF OREGON, ss.
 County of Klamath

Filed for record at request of:

the 19th day of April A.D. 1999
 at 1:06 o'clock P M., and duly recorded
 in Vol. M99 of Mortgages on Page 14304

Linda Smith, County Clerk

By Dauphin Miller, Notary

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: BRIAN L. BROWN AND TONIA R. BROWN, HUSBAND AND WIFE
 Original Beneficiary: SUPERIOR HOME SIDING, INC.

Current Beneficiary: THE FIRST NATIONAL BANK OF MARYLAND SUCCESSOR BY MERGER TO DAUPHIN DEPOSIT BANK AND TRUST COMPANY AS CO-TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF 2/28/97 SERIES 1997-1

Deed of Trust Dated: JANUARY 20, 1997

Recorded on: MAY 19, 1997

as Instrument No. 37895 in Book No. M97 at Page No. 15311

Property Address: 1620 ARTHUR ST 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: 3-29-99

Trustee:

STEVEN M. CARPENTER

By:

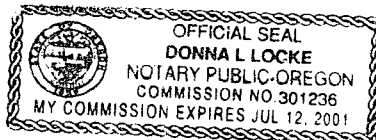
Steven M. Carpenter
 (Name, Title):

State of CALIFORNIA OREGON }
 County of ORANGE Multnomah } ss.

On March 29, 1999, before me, Donna L. Locke, personally appeared Steven M. Carpenter, 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.

Donna L. Locke
 (Notary Name): Donna L. Locke
 My commission expires: 7-12-01



PREPARED BY: T.D. SERVICE COMPANY: 1750 E. Fourth Street
 Suite 800
 Santa Ana, CA 92705
 Kevin J. Patrick