

Loan No. 45404639

After recording, return to:

David L. Smith and Bessie P. Smith  
3436 Chelsea St.  
Klamath Falls, OR 97601

Until a change is requested, send all tax statements to:  
No change

99 May 19 AM 11:45

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State of Oregon, County of Klamath  
Recorded 5/19/99, at 11:45 a.m.

In Vol. M99 Page 19947

Linda Smith, County Clerk

Fee \$ 10

*Linda Smith*

### DEED OF RECONVEYANCE

MT47188-MS

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated August 26, 1996, executed and delivered by DAVID L. SMITH and BESSIE P. SMITH, as grantor and recorded on September 11, 1996, in the Mortgage Records of Klamath County, Oregon, in Volume M96 at Page 28518, conveying real property situated in that county described as follows:

LOTS 2 AND 11, BLOCK 21, CHELSEA ADDITION TO THE  
CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL  
PLAT THEREOF ON FILE IN THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON,

having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the trust deed 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 the described premises by virtue of the trust deed.

In construing this instrument and whenever its context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED: May 12, 1999

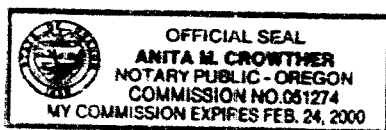
*Nancy L. Peterson*  
\_\_\_\_\_  
Nancy L. Peterson, Trustee

STATE OF OREGON )

) ss.

County of Multnomah )

This instrument was acknowledged before me on May 12, 1999, by Nancy L. Peterson.



*Anita M. Crowther*  
\_\_\_\_\_  
Notary Public for Oregon

My Commission Expires: 2-24-2000