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Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

Ronald Bowmer 37111 AGENCY LOOP RD Chiloquin, OR 97624 State of Oregon, County of Klamath Recorded 5/28/99, at 1:02 p.m. In Vol. M99 Page 2/275 Linda Smith, County Clerk

10 -Fee \$ enda Smith

DEED OF RECONVEYANCE

Paid Accounts Department #:11096609 "Bowmer" Lender ID:227/1096609 Klamath, Oregon

WHEREAS ADVANTA NATIONAL BANK whose address is 10790 RANCHO BERNARDO RD , SAN DIEGO, CA 92127 is the present Trustee of record under the following described

Trustor: RONALD BOWMER AND ELEONIA BOWMER, AS TENANTS BY THE ENTIRETY BENEficiary: BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT

Original Beneficiary: FIRST FINANCE

Original Trustee: AMERITITLE

Dated: 04/17/98

Recorded on 04/22/98 as Instrument No. 56818 Book M98, Page 13314, In the County of KLAMATH, State of OREGON

Property Address: 37111 Agency Loop Rd, Chiloquin, OR, 97624

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed

DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of

By ADVANTA NATIONAL BANK as Trustee On <u>May 18, 1999</u>

10 mets

NAMETTE SIMONE, VICE PRESIDENT

STATE OF California COUNTY OF San Diego

On May 18, 1999, before me, Alana Stein, a Notary Public in and for San Diego County, in the State of California, personally appeared Nanette Simone, Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITHESS my hand and official seal,

Stein Notary Expires: 08/25/2001 #1153148

ALANA STEIN Commission # 1153148 Notary Public - California San Diego County My Comm. Expires Aug 25, 2001

(This area for notarial seal)

RGH-19800517-0058 ORKLAMA KLAMATH OR BAT: 8525/11096809 KXORDOR1

(This area for notarial seal)