

**Fidelity National Title  
Company of Oregon**

**Western American Trustee Service**

State of Oregon, County of Klamath  
Recorded 5/28/99, at 1:02 p.m.  
In Vol. M99 Page 21279  
Linda Smith, County Clerk  
Fee \$ 10-

*Linda Smith*

Loan Number : 80046104

WATS TD: 92007

**DEED OF RECONVEYANCE**

The undersigned Trustee or Successor Trustee under that certain Trust Deed:

DATED : Wednesday, February 17, 1999  
RECORDED : Thursday, February 18, 1999  
GRANTOR : James E. Hardin and Carol A. Hardin, as husband and wife  
BENEFICIARY : Western Credit Services  
BOOK / PAGE : M99/5613  
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, May 20, 1999

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

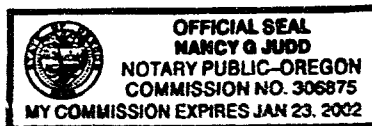
*Phyllis Z. Newcombe*

Phyllis Z. Newcombe

STATE OF OREGON, County of Clackamas  
Thursday, May 20, 1999

Personally appeared before me, Phyllis Z. Newcombe did say that she is Assistant 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

FIDELITY NATIONAL TITLE

102