DEED OF RECONVEYANCE

Reconveyance #: 729664 Loan #: 3000402432 Payoff Date: 6/14/99

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: PAT L ANDERSCH AN UNMARRIED MAN

Original Beneficiary: COMMERCE SECURITY BNAK

Current Beneficiary: THE BANK OF NEW YORK TRUSTER UNDER THE POOLING AND

SERVICING ACREMENT SERIES 1997-B

Deed of Trust Dated: MAY 02, 1997

Recorded on: MAY 12, 1997

as Instrument No. 37505 in Book No. M97 at Page No. 14414

Property Address: 704 HILLSIDE AVE, KLAMATH PALLS, OR 97601

County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned 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: JULY 13, 1999

STEVEN M. CARPENTER

By:

Steven M. Carpenter, OSBA #91231

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State of OREGON County of MULTNOWAH

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On JULY 15, 1999, before me, Donna L. Locke, personally appeared Steven M. Carpenter, OSBA 191231 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.

(Notary Name): Donna L. Locke

OFFICIAL SEAL
DONNA L LOCKE
NOTARY PUBLIC-OREGON
COMMISSION NO 301236
MY COMMISSION EXPIRES JUL 12, 2001

PREPAGED BY: T.D. Service Company, 1750 East Fourth Street, Suite 800 Santa Ana, CA 92705 BARBARA YESTE

Recording Requested By: T.D. Service Company

And When Recorded Mail To: T.D. Service Company 1750 B. Fourth St. Suite #800 Santa Ana, CA 92705 State of Oregon, County of Klamath Recorded 7/27/99, at 2:26 p. m. In Vol. M99 Page 2990.5 Linda Smith, County Clerk Fee\$ 10 - KA