

DEED OF RECONVEYANCE

Loan#: 0040169690

RLS#: 277231

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: ROBERT S. BANKS AND WANDA S. BANKS

Original Beneficiary: EVERGREEN MONEYSOURCE MORTGAGE COMPANY, A WASHINGTON CORPORATION

Current Beneficiary: TMS MORTGAGE, INC., DBA THE MONEY STORE

Deed of Trust Dated: JUNE 09, 1997

Recorded on: JUNE 20, 1997

as Instrument No. 39662 in Book No. 197 at Page No. 19097

Property Address: 1721 MENLO WAY KLAMATH FALLS OR 97601-

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 August 12, 1999.

Trustee:

STEVEN M. CARPENTER

By:

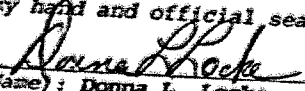
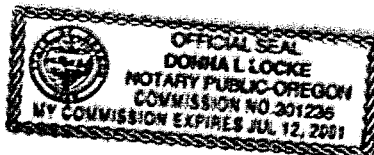

 Steven M. Carpenter, OSBA #91231

 State of OREGON
 County of MULTNOMAH

) ss.

On August 12, 1999, before me, Donna L. Locke, personally appeared Steven M. Carpenter, OSBA #91231 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


 PREPARED BY: T.D. SERVICE COMPANY: 1750 E. Fourth Street
 Suite 800
 Santa Ana, CA 92705
 Dan Risetter

 Recording Requested By:
 T.D. SERVICE COMPANY

 And When Recorded Mail To:
 ROBERT BANKS
 1721 MENLO WAY
 KLAMATH FALLS OR 97601-0000

 State of Oregon, County of Klamath
 Recorded 8/23/99, at 11:51 a.m.
 In Vol. M99 Page 33884
 Linda Smith,
 County Clerk Fees 10- RR

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