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DEED OF RECONVEYANCE

Reconveyance #: 739730 Loan #: 1-112

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: MARIO ESPITIA JR.

Original Beneficiary: CONTRA-TEL FEDERAL CREDIT UNION

Current Beneficiary: WEST ONE FEDERAL CREDIT UNION, FKA CONTRA-TEL FEDERAL CREDIT UNION

Deed of Trust Dated: SEPTEMBER 28, 1993

Recorded on: OCTOBER 13, 1993

as Instrument No. 69593 in Book No. M93 at Page No. 26650

Property Address: 315 N. WASHINGTON STREET, MERRILL, OREGON 97633

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 13, 1999

STEVEN M. CARPENTER

By: Steven M. Carpenter

Steven M. Carpenter, OSBA #91231

State of OREGON

County of MULTNOMAH

} ss.

On AUGUST 13, 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 East Fourth Street, Suite 800
Santa Ana, CA 92705
BRENDA CORTEZ

Recording Requested By:
T.D. Service Company

And When Recorded Mail To:
MARIO ESPITIA
315 N. WASHINGTON STREET
MERRILL, OR 97633

State of Oregon, County of Klamath
Recorded 9/03/99, at 3:07 p.m.
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Linda Smith,
County Clerk Fee \$ 10.00