

DEED OF RECONVEYANCE

Reconveyance #: 744620 Loan #: 92885555 Payoff Date: 8/10/99

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: HAROLD J. NOVICK

Original Beneficiary: U.S. BANCORP HOME LOANS

Current Beneficiary: PNC MORTGAGE CORP OF AMERICA

Deed of Trust Dated: FEBRUARY 27, 1996

Recorded on: MARCH 05, 1996

as Instrument No. --- in Book No. M96 at Page No. 6042

Property Address: 1840 MANZANITA STREET, KLAMATH FALLS, OREGON 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 ³⁰~~24~~, 1999

STEVEN M. CARPENTER

By: Steven M. Carpenter

Steven M. Carpenter, OSBA #91231

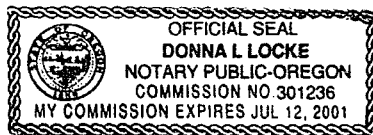
State of OREGONCounty of MULTNOMAH

} ss.

On AUGUST ³⁰~~24~~, 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.

Donna L. Locke
(Notary Name): Donna L. Locke



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PREPARED BY: T.D. Service Company, 1750 East Fourth Street, Suite 800
Santa Ana, CA 92705
MONICA NAVARRO

Recording Requested By:
T.D. Service Company

And When Recorded Mail To:
T.D. Service Company
1750 E. Fourth St. Suite #800
Santa Ana, CA 92705

State of Oregon, County of Klamath
Recorded 9/08/99, at 10:30 a.m.
In Vol. M99 Page 35861
Linda Smith,
County Clerk Fee \$ 10.00

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