

1999 OCT 28 PM 3:05

Recording Requested By:
Wilshire Financial

Vol M99 Page 43112

When Recorded Return To:

WILSHIRE CREDIT CORPORATION
P.O. BOX 8528
PORTLAND, OR 97207

DEED OF RECONVEYANCE

Wilshire Financial #:391565 "McKiddy" Lender ID:/ Klamath, Oregon

WHEREAS FIRST BANK OF BEVERLY HILLS, FSB whose address is 1776 SW MADISON, PORTLAND, OR 97205 is the present Trustee of record under the following described Deed of Trust:

Trustor: MICHAEL P MCKIDDY AND BARBARA K MCKIDDY, HUSBAND AND WIFE
Beneficiary: WILSHIRE FUNDING COMPANY LLC
Original Beneficiary: MERITAGE MORTGAGE, L.L.C.
Original Trustee: ASPEN TITLE & ESCROW
Dated: 03/11/1996
Recorded on 03/26/1996 as Instrument No. 15400 Book M96, Page 8353,
In the County of KLAMATH, State of OREGON

Property Address: 25820 Rocky Point Rd, Klamath Falls, OR, 97601

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,
DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By FIRST BANK OF BEVERLY HILLS, FSB as
Trustee

On SEP. 20, 1999 (DATE)

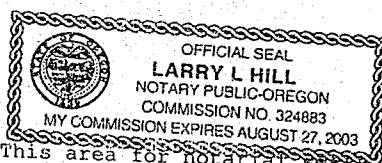
By: ANETTE J. Vecchio
ANNETTE J VECCHIO, VICE PRESIDENT



STATE OF Oregon
COUNTY OF Multnomah

ON 9-20-99, before me, Larry L Hill, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Annette J Vecchio, Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Larry L Hill
Notary Expires: 08/27/2003 #324883



Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
KMA-19990920-0001 ORKLAMA KLAMATH OR BAT: 2587/391565 (X)ORDOR1

State of Oregon, County of Klamath
Recorded 10/28/99, at 2:05 P.M.
In Vol. M99 Page 43112
Linda Smith,
County Clerk Fee \$ 10.00