1999 NOV 23 PM 12: 55 Fidelity National Title Company of Oregon

Western American Trustee Service

Vol. M99 Page

State of Oregon, County of Klamath Recorded 11/23/99, at /2'557p.m. In Vol. M99 Page

Linda Smith, County Clerk

Fee\$

Loan Number

WATS TD: 54676

DEED OF RECONVEYANCE

The undersigned Trustee or Successor Trustee under that certain Trust Deed:

DATED

Friday, April 25, 1997

RECORDED

Wednesday, April 30, 1997

GRANTOR

Steven A. Tippin and Rhonda L. Tippin, an estate in fee simple, as tenants by the entirety

BENEFICIARY

Emergent Mortgage Corp.

BOOK / PAGE

M97/13071

COUNTY OF

Klamath

LEGAL

As Shown on Original Recorded Deed of Trust

having received from the beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby grant, bargain, sell and convey, but without any convenant 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 Trust Deed.

The undersigned Trustee has executed this instrument Thursday, November 11, 1999

FIDELITY NATIONAL TITLE COMPANY OF OREGON

hyllis 3 Howcombe Phyllis Z. Newcombe

STATE OF OREGON, County of Clackamas Thursday, November 11, 1999

Personally appeared before me, Phyllis Z. Newcombe did say that she is Assistant Vice-President of Fidelity National Title Company of Oregon, a corporation, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

Notary Public for Oregon

My commission expires:

OFFICIAL SEAL NANCY G JUDD NOTARY PUBLIC-OREGON COMMISSION NO. 306875 MY COMMISSION EXPIRES JAN 23, 2002

After recording return to:

Steven A. & Rhonda L. Tippin

6012 Monterey Drive

Klamath Falls, Oregon 97603