

DEED OF RECONVEYANCE

Loan#: 0086900735

RLS#: 304150

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: STEVEN R. HANOVER AND VALERY F. HANOVER, AS TENANTS BY THE ENTIRETY

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

Current Beneficiary: THE BANK OF NEW YORK AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED MAY 31, 1996, SERIES 1996-B

Deed of Trust Dated: JUNE 13, 1996

Recorded on: JUNE 18, 1996

as Instrument No. 20030 in Book No. M96 at Page No. 18090

Property Address: 4849 WOCUS RD KLAMATH FALL 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: November 19, 1999.

Trustee:

STEVEN M. CARPENTER

By: Steven M. Carpenter

Steven M. Carpenter, OSEA #91231

State of OREGON

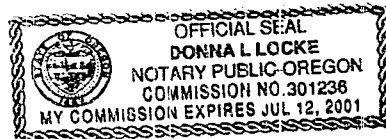
County of MULTNOMAH

} ss.

On November 19, 1999 before me, Donna L. Locke, personally appeared Steven M. Carpenter, OSEA #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: 1820 E. First Street
Suite 300
Santa Ana, CA 92705
Chris Edwards

Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
VALERY HANOVER
204 MELROSE AVE
VICKSBURG MS 39180-0000

State of Oregon, County of Klamath
Recorded 12/06/99, at 2:12 p.m.
In Vol. M99 Page 47971
Linda Smith,
County Clerk Fee \$ 10⁰⁰