

DEED OF RECONVEYANCE

Reconveyance #: 779447 Loan #: 3000259535 Payoff Date: 12/01/99

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: MINNIE JOYCE CAREY AND CLAUDE P CAREY AS TENANTS BY THE ENTIRETY

Original Beneficiary: COLORADO FEDERAL SAVINGS BANK

Current Beneficiary: THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1997-A

Deed of Trust Dated: NOVEMBER 22, 1996

Recorded on: NOVEMBER 27, 1996

as Instrument No. --- in Book No. M 96 at Page No. 37385

Property Address: 4815 FRIEDA AVE, KLAMATH FALLS, OR 97603

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: DECEMBER 23, 1999

STEVEN M. CARPENTER

By: Steven M. Carpenter

Steven M. Carpenter, OSBA #91231

State of OREGON

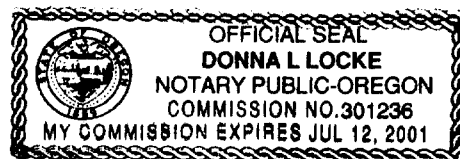
County of MULTNOMAH

}
} ss.

On DECEMBER 23, 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, 1820 East First Street, Suite 300
Santa Ana, CA 92705
BARBARA YESTE

Recording Requested By:
T.D. Service Company

And When Recorded Mail To:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705

State of Oregon, County of Klamath
Recorded 1/10/00, at 12:16 p.m.
In Vol. M00 Page 815
Linda Smith,
County Clerk Fee \$ 21.00

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