

**DEED OF RECONVEYANCE**

Reconveyance #: 784247 Loan #: 652175 Payoff Date: 12/31/99

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: PAUL R. STEWART AND SUZANNE J. STEWART

Original Beneficiary: U.S. BANCORP MORTGAGE COMPANY

Current Beneficiary: PNC BANK, N.A.

Deed of Trust Dated: OCTOBER 22, 1992

Recorded on: OCTOBER 23, 1992

as Instrument No. 52776 in Book No. M92 at Page No. 24921

Property Address: 1320 PACIFIC TERRACE, KLAMATH FALLS, 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: JANUARY 19, 2000

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**STEVEN M. CARPENTER**By: Steven M. Carpenter

Steven M. Carpenter, OSBA #91231

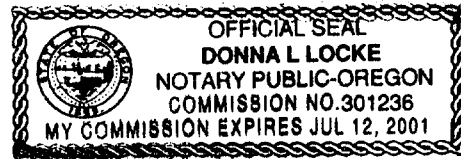
State of OREGON  
County of MULTNOMAH

} ss.

On JANUARY 19, 2000, 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



PREPARED BY: T.D. Service Company, 1820 East First Street, Suite 300  
Santa Ana, CA 92705  
ANITRA ARREOLA

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 2/02/00, at 12:26 p.m.  
In Vol. M00 Page 3501  
Linda Smith,  
County Clerk Fee \$ 21.00