DEED OF RECONVEYANCE

Reconveyance #: 772964 Loan #: 92897796 Payoff Date: 10/13/99

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: LUCINDA R. KENNON

Original Beneficiary: ELDORADO BANK DBA COMMERCE SECURITY BANK

Current Beneficiary: STATE STREET BANK AND TRUST COMPANY AS CUSTODIAN/TRUSTEE

Deed of Trust Dated: JUNE 29, 1998

Recorded on: JULY 02, 1998

as Instrument No. 61374 in Book No. M98 at Page No. 23427

Property Address: 3617-3629 LA MARADA WAY, KLAMATH FALLS, OR

County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned 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 30, 1999

STEVEN M. CARPENTER

By: Steven M. Carpenter, OSBA #91231

State of County of

OREGON

Multnomah

) } ss.

On NOVEMBER 30, 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.

(Notary Name): Donna L. Locke

OFFICIAL SEAL

DONNA L LOCKE

NOTARY PUBLIC-OREGON
COMMISSION NO.301236
MY COMMISSION EXPIRES JUL 12, 2001

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 /2/3/p.m. In Vol. M00 Page 3563 Linda Smith,

County Clerk

Fee\$ 2100

Ret.