

DEED OF RECONVEYANCE

Reconveyance #: 785681 Loan #: 6412650 Payoff Date: 1/12/00

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: RICHARD E DYBEVIK AND JANE SITKO DYBEVIK HUSBAND AND WIFE
Original Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION
Current Beneficiary: CUNA MORTGAGE CORPORATION

Deed of Trust Dated: DECEMBER 17, 1993

Recorded on: DECEMBER 22, 1993

as Instrument No. --- in Book No. 93 at Page No. 34329

and Re-Recorded on: MARCH 03, 1994 in Book No. 94, at Page No. 6756

Property Address: 2118 GREENSPRING DRIVE 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: FEBRUARY 01, 2000

STEVEN M. CARPENTER

By: Steven M. Carpenter
Steven M. Carpenter, OSBA #91231

State of OREGON }
County of MULTNOMAH } ss.

On FEBRUARY 01, 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



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PREPARED BY: T.D. Service Company, 1820 East First Street, Suite 300
Santa Ana, CA 92705
CELMIRA 'SAM' SMITH

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 2/10/00, at 2:39 p. m.
In Vol. M00 Page 4379
Linda Smith,
County Clerk Fee \$ 26.00