

**Fidelity National Title
Company of Oregon**

Western American Trustee Service

State of Oregon, County of Klamath
Recorded 2/22/00, at 8:38 a.m.
In Vol. M00 Page 5405
Linda Smith,
County Clerk Fee \$ 21⁰⁰

Loan Number 80197202

WATS TD: 92571

DEED OF RECONVEYANCE

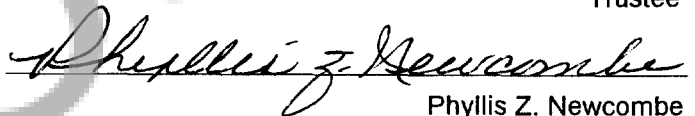
The undersigned Trustee or Successor Trustee under that certain Trust Deed:

DATED : Saturday, December 12, 1998
RECORDED : Friday, December 18, 1998
GRANTOR : Kenneth W. Lincoln, a single person
BENEFICIARY : Western Credit Services
BOOK / PAGE : M98/46384
COUNTY OF : Klamath
LEGAL : As Shown on Original Recorded Deed of Trust

having received from the beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby 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 Trust Deed.

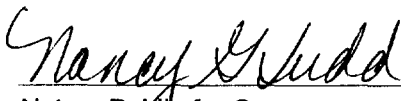
The undersigned Trustee has executed this instrument Friday, February 04, 2000

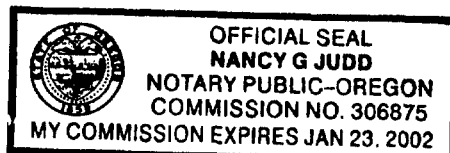
FIDELITY NATIONAL TITLE COMPANY OF OREGON
DBA WESTERN AMERICAN TRUSTEE SERVICE
Trustee


Phyllis Z. Newcombe

STATE OF OREGON, County of Clackamas
Friday, February 04, 2000

Personally appeared before me, Phyllis Z. Newcombe did say that she is Assistant Vice-President of Fidelity National Title Company of Oregon, a corporation, doing business as Western American Trustee Service and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.


Notary Public for Oregon
My commission expires:



After recording return to:

Western Credit Services
81 E. Stewart Avenue
Medford, Oregon 97501