

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

WILLIAM PEDDER
831 CHILOQUIN BOULEVARD
CHILOQUIN, OR 97626

DEED OF RECONVEYANCE

Paid Accounts Department #:1001021651 "PEDDER" Lender ID:/ Klamath, Oregon

WHEREAS ADVANTA NATIONAL BANK whose address is 10790 RANCHO BERNARDO RD , SAN DIEGO, CA 92127 is the present Trustee of record under the following described Deed of Trust:

Trustor: WILLIAM F PEDDER AND JUDITH V PEDDER,
Beneficiary: ADVANTA NATIONAL BANK F/K/A ADVANTA NATIONAL BANK, USA
Original Beneficiary: ADVANTA NATIONAL BANK, USA
Original Trustee: ADVANTA NOMINEE SERVICES
Dated: 02/05/97
Recorded on 02/05/97 as Instrument No. Book M97, Page 3582,
In the County of KLAMATH, State of OREGON

Property Address: 831 CHILOQUIN BOULEVARD, CHILOQUIN, OR, 97626

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,
DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By ADVANTA NATIONAL BANK as Trustee
On February 07, 2000

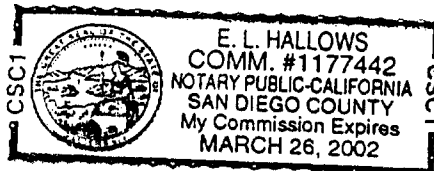
By: Cheryl Hassoun
CHERYL HASSOUN, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON February 07, 2000, before me, E. L. Hallows, a Notary Public in and for San Diego County, in the State of California, personally appeared Cheryl Hassoun, Vice President, 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, and that by his/her/their signature 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,

E. L. Hallows
E. L. Hallows
Notary Expires: 03/26/2002 #1177442



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
JMW-20000207-0024 ORKLAMA KLAMATH OR BAT: 9435/1001021651 KXORDOR1

State of Oregon, County of Klamath
Recorded 3/21/00, at 8:37 a. m.
In Vol. M00 Page 9182
Linda Smith,
County Clerk Fee \$ 21.00