

DEED OF RECONVEYANCE

Reconveyance #: 796421 Loan #: 94236945 Payoff Date: 3/14/00

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: STEVEN RAY HERTEL AND DEBORAH LYNNE HERTEL, HUSBAND AND WIFE

Original Beneficiary: NORTH AMERICAN MORTGAGE COMPANY

Current Beneficiary: NORTH AMERICAN MORTGAGE COMPANY

Deed of Trust Dated: JUNE 24, 1998

Recorded on: JULY 01, 1998

as Instrument No. 61286 in Book No. M98 at Page No. 23219

Property Address: 11320 SPRIG COURT, KLAMATH FALLS, OR 97603

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: MARCH 21, 2000

STEVEN M. CARPENTER

By:

Steven M. Carpenter, OSBA #91231

State of OREGON

County of MULTNOMAH

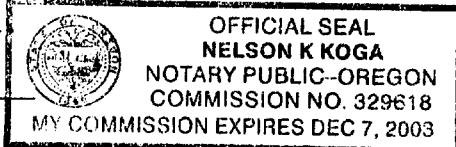
}

} ss.

On MARCH 21, 2000, before me, Nelson K. Koga, 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): Nelson K. Koga



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 04/07/00, at 12:05 p.m.  
In Vol. M00 Page 11422  
Linda Smith,  
County Clerk Fee\$ 21<sup>00</sup>