

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Charmaine Hevern
P O BOX 773
Merrill, OR 97633

State of Oregon, County of Klamath
Recorded 04/26/00, at 2:22 p.m.
In Vol. M00 Page 14420
Linda Smith,
County Clerk Fee\$ 21.00

DEED OF RECONVEYANCE

Paid Accounts Department #:2948396 "Hevern" Lender ID:329/603302855 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: CHARMAINE L. HEVERN AND LILY HEVERN, WITH FULL RIGHTS OF SURVIVORSHIP
Beneficiary: SOUTHERN PACIFIC FUNDING CORPORATION BY: ADVANTA MORTGAGE CORP.
USA, ATTORNEY-IN-FACT
Original Beneficiary: VALENTINE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Original Trustee: FIRST AMERICAN TITLE
Dated: 03/10/97
Recorded on 03/18/97 as Instrument No. 34566 Book M97, Page 7994,
In the County of KLAMATH, State of OREGON

-Assigned by VALENTINE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION TO
SOUTHERN PACIFIC FUNDING CORPORATION Document To Be Recorded Concurrently
Herewith

Property Address: 10585 Lower Klamath Lake Road, Klamath Falls, OR, 97603

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 April 06, 2000

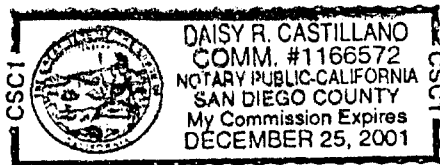
By: Billie J. Collins
BILLIE J. COLLINS, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON April 06, 2000, before me, Daisy R. Castellano, a Notary Public in and for San Diego County, in the State of California, personally appeared Billie J. Collins, 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,

Daisy R. Castellano
Daisy R. Castellano
Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
CAG-20000406-0034 ORKLA KAMATH OR BAT: 10169/2948396 KXORDOR1