State of Oregon, County of Klamath Recorded 05/05/00, at 9:/5a m. In Vol. M00 Page /6 7 38 Linda Smith, County Clerk Fee\$ 2/ 2/ 2/

When Recorded Return to: ONE STOP MANAGEMENT INC. 1672 W. AVE. J, SUITE 207 LANCASTER, CALIFORNIA 93534

FHA CASE NO. 431-3276254 Batch #23

FULL RECONVEYANCE

Trustee:

er:

SENIOR OFFICIAL WITH RESPONSIBILITY FOR SINGLE FAMILY MORTGAGE INSURANCE PROGRAMS IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FIELD OFFICE WITH JURISDICTION OVER THE PROPERTY, OR A DESIGNEE OF THAT

OFFICIAL

Beneficiary: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Borrower:

William R. Smith, Trustee of the William R. Smith and Dorothy G. Smith Revocable Living Trust dated March 13, 1992, and William R. Smith

The SENIOR OFFICIAL WITH RESPONSIBILITY FOR SINGLE FAMILY MORTGAGE INSURANCE PROGRAMS IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FIELD OFFICE WITH JURISDICTION OVER THE PROPERTY, OR A DESIGNEE OF THAT OFFICIAL as trustee under that certain Deed of Trust dated December 14, 1998, in which William R. Smith, Trustee of the William R. Smith and Dorothy G. Smith Revocable Living Trust dated March 13, 1992, and William R. Smith, are grantors and THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT is beneficiary recorded on December 21, 1998, under Recording No. 71820, in Vol. M98, at Pages 46608-46615 records of Klamath County, Oregon, having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust has been fully satisfied, does hereby reconvey, without warranty, to the person(s) entitled thereto all property described in said Deed of Trust, situated in said County, Oregon.

Dated: April 10, 2000 SECRETARY OF HOUSING AND URBAN DEVELOPMENT, AS DELEGATED, SENIOR OFFICIAL/DESIGNEE

Name: Grant W. Simms

Title: Acting Chief, Branch III, National Servicing and Loss Mitigation Center as delegated by 62 Federal Register 54464 and further delegated.

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STATE OF OKLAHOMA

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COUNTY OF TULSA

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I certify that I know or have satisfactory evidence that Grant W. Simms signed this instrument, on oath stated that he is authorized to execute the instrument and acknowledged it as the Acting Chief, Branch III, National Servicing and Loss Mitigation Center, for SECRETARY OF HOUSING AND URBAN DEVELOPMENT as delegated by 62 Federal Register 54464 and as further delegated

Dated: April 17,2000

Notary Public Loll Bolok My appointment expires June 2,200

Printed Name of Notary Public