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Vol M00 Page 22092

**Fidelity National Title
Company of Oregon**

Western American Trustee Service

Loan Number 80085878

WATS TD: 92765

DEED OF RECONVEYANCE

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

DATED : Monday, March 04, 1996
RECORDED : Wednesday, March 06, 1996
GRANTOR : Joseph G. Byrum and Laurie J. Byrum, husband and wife
BENEFICIARY : Western Credit Services
BOOK / PAGE : M96/6173
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 Tuesday, May 23, 2000

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

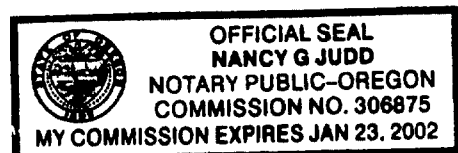
C. Tucker

C. Tucker

STATE OF OREGON, County of Clackamas
Tuesday, May 23, 2000

Personally appeared before me, C. Tucker did say that she is 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.

Nancy G. Judd
Notary Public for Oregon
My commission expires:



After recording return to:

Western Credit Services
535 Stevens Street, Suite B
Medford, Oregon 97504

State of Oregon, County of Klamath
Recorded 06/19/00, at 9:34 a.m.
In Vol. M00 Page 22092
Linda Smith,
County Clerk Fee \$ 21.00