Page MOO

Recording Requested By: BANK OF AMERICA

When Recorded Return To:

FIDELITY NATIONAL LPS FKA NRS 17352 DAIMLER SUITE 200 IRVINE, CA 92614-

DEED OF RECONVEYANCE

BANK OF AMERICA (CRBAOR) #:50203921005001 "ELBERT" Lender ID:/ Escrow/Title:376 Klamath, Oregon WHEREAS FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 17352 DAIMLER STREET SUITE 200, IRVINE, CA 92614 is the present Trustee of record under the following described Deed of Trust:

Trustor: BILLY JACK ELBERT AND GRACE ELBERT, WHO ARE MARRIED TO EACH OTHER Beneficiary: BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA FEDERAL SAVINGS BANK

Original Beneficiary: BANK OF AMERICA FEDERAL SAVINGS BANK

Original Trustee: KLAMATH COUNTY TITLE COMPANY

Dated: 12/07/90

Recorded on 12/10/90 as Instrument No. 23498 Book M90, Page 24407, In the County of KLAMATH, State of OREGON

Property Address: 10571 Crystal Spring 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 FIDELITY NATIONAL TITLE INSURANCE

COMPANY as Trustee

By: MICHELLE BARNEY, VICE PRESIDENT

STATE OF California COUNTY OF Orange

ON _________, before me, SUZANNE GONZALEZ, a Notary Public in and for the County of Orange County, State of California, personally appeared Michelle Barney, 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.

GONZALEZ SUZANNE

Ekgires: 12/07/2001 #1164702

SUZANNE GONZALEZ Commission #1164702 Notary Public - California Orange County My Comm. Expires Dec 7, 2001

(This area for notarial seal)

FNLPS fka NRS, 17352 Daimler Street, Suite 200, Irvine, Ca 92614 1 800 773 8287 MNF-20000505-0118 ORKLAMA KLAMATH OR BAT: 111050/50203921005001 KXORDOR1

State of Oregon, County of Klamath Recorded 06/20/00, at 8:40a.m. In Vol. M00 Page 22367 Linda Smith, County Clerk Fee\$ 2/00