

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

John Williams
3935 BOARDMAN AVE
Klamath Falls, OR 97603-6625

DEED OF RECONVEYANCE

Paid Accounts Department #:10855492 "Williams" Lender ID:227/855492 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: JOHN EDWARD WILLIAMS AND MARGIE C. WILLIAMS, HIS WIFE
Beneficiary: BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT
Original Beneficiary: FIRST FINANCE
Original Trustee: FIRST AMERICAN TITLE
Dated: 02/11/98
Recorded on 02/17/98 as Instrument No. 53176 Book M98, Page 4893,
In the County of KLAMATH, State of OREGON

Property Address: 3935 Boardman Avenue, 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 November 20, 2000

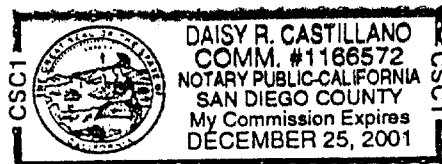
By: Cheryl Hassoun
CHERYL HASSOUN, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON November 20, 2000, before me, Daisy R. Castellano, a Notary Public in and for San Diego County, in the State of California, personally appeared Cheryl Hassoun, 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
ERB-20001120-0119 ORKLAMA KLAMATH OR BAT: 12919/10855492 KXORDOR1

State of Oregon, County of Klamath
Recorded 11/28/00, at 9:39 a. m.
In Vol. M00 Page 42574
Linda Smith,
County Clerk Fee\$ 21.00