

Recording Requested By:  
Advanta Mortgage Corp. USA

When Recorded Return To:

pt Steven Klus  
2943 HOPE ST  
Klamath Falls, OR 97603-6816

DEED OF RECONVEYANCE

Paid Accounts Department #:13133905 "Klus" Lender ID:356/5060206 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: STEVEN A. KLUS AND TAMATHA C. KLUS, AS TENANTS BY THE ENTIRETY  
Beneficiary: BANC ONE FINANCIAL SERVICES, INC. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT  
Original Beneficiary: TITLE WEST MORTGAGE, INC., A CALIFORNIA CORPORATION  
Original Trustee: G & S RECONVEYANCE, A CALIFORNIA CORPORATION  
Dated: 07/20/99  
Recorded on 08/02/99 as Instrument No. N/A Book M99, Page 30841,  
In the County of KLAMATH, State of OREGON

Property Address: 6943 Hope Street, 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:

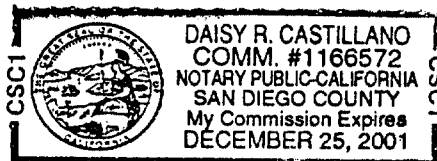
*Cheryl Hassoun*  
CHERYL HASSOUN, VICE PRESIDENT

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-20001120-0135 ORKLAMA KLAMATH OR BAT: 12829/13133905 KXORDOR1

State of Oregon, County of Klamath  
Recorded 11/28/00, at 9:46 a. m.  
In Vol. M00 Page 42578  
Linda Smith,  
County Clerk Fee\$ 21.00