Vol MQ1 Page 4925

DEED OF RECONVEYANCE

Loan#: 0085115228

RLS#: 433615

THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in said Deed Of Trust, having received from the beneficiary under said deed of trust a written request to reconvey, reciting that the obligation secured by said deed of trust has been fully paid and performed, hereby does 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 deed of trust.

Original Borrower: RAYMOND A. ELLS AND LINDA K. COMER-ELLS
Original Beneficiary: TMS MORTGAGE INC., DBA THE MONEY STORE
Current Beneficiary: THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND
SERVICING AGREEMENT DATED AS OF FEBRUARY 28, 1997, SERIES #1997-A-I
Deed of Trust Dated: MARCH 31, 1997

Recorded on: APRIL 04, 1997

as Instrument No. 5442 in Book No. M97 at Page No. 9921 Property Address: 56423 BUCKMASTER STREET BLY OR 97622-

County of KLAMATH, State of OREGON. IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if the undersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authorized thereunto by order of its Board of Directors.

Dated: January 31, 2001.

Trustee:

CHRISTOPHER C. DORR, OSBA #99252

By:

Christopher C. Dorr, OSBA #99252

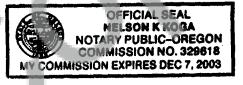
State of <u>OREGON</u> County of <u>MULTNOMAH</u>

} } ss.

On MNUARI 3(, 200), before me, Nelson K. Koga, personally appeared Christopher C. Dorr, OSBA #99252 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(ies) and that by his/her/their signature(s) 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.

(Notary Name): Nelson K. Koga



PREPARED BY: T.D. SERVICE COMPANY: 1820 E. First Street

Suite 300 Santa Ana, CA 92705 Dan Risetter

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: RAYMOND ELLS V 4219 NEZ PERCE RD COEUR D ALENE ID 83815-8802

State of Oregon, County of Klamath Recorded 02/07/01, at 2/2p m. In Vol. M01 Page 4925

Linda Smith,

County Clerk Fee\$ 2100