

DEED OF RECONVEYANCE

Reconveyance #: 914868 Loan #: 3000161202

Payoff Date: 3/01/01



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: MICHAEL D. HARGAN AND JOANNE M. HARGAN AS TENANTS BY THE ENTIRETY

Original Beneficiary: ELDORADO BANK DBA COMMERCE SECURITY BANK, IT SUCCESSORS AND/OR ASSIGNS

Current Beneficiary: THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1998-H

Deed of Trust Dated: APRIL 01, 1998

Recorded on: APRIL 09, 1998

as Instrument No. 56089 in Book No. M98 at Page No. 11584

Property Address: 11939 CRYSTAL SPRINGS RD., KLAMATH FALLS, OR 97603

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: MARCH 14, 2001

CHRISTOPHER C. DORR, OSBA #99252

By:

Christopher C. Dorr, OSBA #99252

State of OREGON

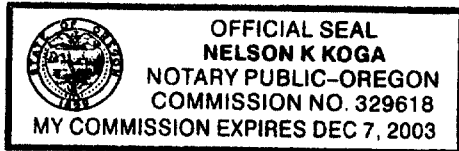
County of MULTNOMAH

} ss.

On MARCH 15, 2001, 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 East First Street, Suite 300
Santa Ana, CA 92705
DENISE DENNIS

Recording Requested By:
T.D. Service Company

And When Recorded Mail To:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705

State of Oregon, County of Klamath
Recorded 03/26/01, at 9:02 a.m.
In Vol. M01 Page 11857
Linda Smith,
County Clerk Fee \$ 21.00