DEED OF RECONVEYANCE

Reconveyance #: 948109 Loan #: 6476188

Payoff Date: 3/28/01



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: FRANK, L. MONTOYA AND EVA MONTOYA, HUSBAND AND WIFE Original Beneficiary: MIGHLAND COMMUNITY FEDERAL CREDIT UNION, ITS SUCCESSORS AND/OR ASSIGNS

Current Beneficiary: CUNA MUTUAL MORTGAGE CORPORATION FKA CUNA MORTGAGE CORPORATION

Deed of Trust Dated: APRIL 08, 1994

Recorded on: APRIL 13, 1994

as Instrument No. 79025 in Book No. M94 at Page No. 10916

and Re-Recorded on: APRIL 22, 1994 as Instrument No. 79610, in Book No. M94,

at Page No. 12179 /

Property Address: 39520 DUSTY LANE, CHILOQUIN, OREGON 97624

County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned 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: APRIL 23, 2001 CHRISTOPHER C. DORR, OSBA #99252

Christopher C. Dorr, OSBA #99252

Oregon State of

County of Multromak 0n APRIL 23, 2001 , before me,

Linda R. Clanton 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.

inda R Clariton

(Notary Name): Linda R. Clanton

COSSISTANCE OF THE PROPERTY OF OFFICIAL SEAL
LINDA R. CLANTON
NOTARY PUBLIC-OREGON
COMMISSION NO. 321669
MY COMMISSION EXPIRES APR. 9, 200

PREPARED BY: T.D. Service Company, 1820 East First Street, Suite 300 Santa Ana, CA 92705 STEVEN DANG

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 05/02/01, at 9.39a m. In Vol. M01 Page /9932 Linda Smith. Fee\$ 2600 County Clerk