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**Fidelity National Title
Company of Oregon**

Western American Trustee Service

State of Oregon, County of Klamath
Recorded 05/31/01, at 9:56 a.m.
In Vol. M01 Page 25063
Linda Smith,
County Clerk Fee\$ 21⁰⁰

Loan Number : 11129

WATS TD: 93466

DEED OF RECONVEYANCE

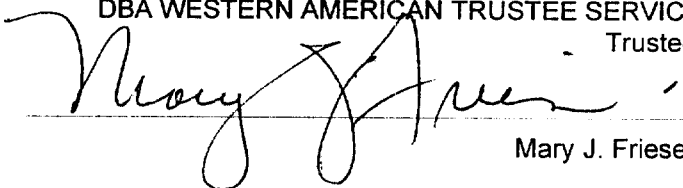
The undersigned Trustee or Successor Trustee under that certain Trust Deed:

DATED : Monday, December 20, 1999
RECORDED : Wednesday, December 22, 1999
GRANTOR : Kenneth W. Lincoln
BENEFICIARY : Western Credit Services
BOOK / PAGE : M99/50320 ✓
COUNTY OF : Klamath
LEGAL : As Shown on Original Recorded Deed of Trust

having received from the beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby 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 Trust Deed.

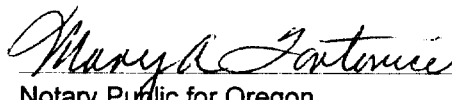
The undersigned Trustee has executed this instrument Tuesday, May 15, 2001

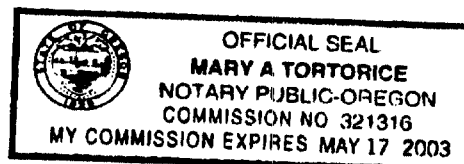
FIDELITY NATIONAL TITLE COMPANY OF OREGON
DBA WESTERN AMERICAN TRUSTEE SERVICE
Trustee


Mary J. Friesen

STATE OF OREGON, County of Clackamas
Tuesday, May 15, 2001

Personally appeared before me, Mary J. Friesen did say that she is Vice President of Fidelity National Title Company of Oregon, a corporation, doing business as Western American Trustee Service and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.


Notary Public for Oregon
My commission expires: 5-17-03



After recording return to:

Washington Mutual Finance
535 Stevens Street, Suite B
Medford, Oregon 97504

pk