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The Document Must Be Recorded in: KLAMATH County, OR

Recording Requested By: MIDLAND MORTGAGE CO. (MID)

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LPS #: 115528

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DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS,

THAT MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION, hereinafter referred to as the Beneficiary, HAS CERTIFIED that a certain Deed of Trust dated 07/12/1994, made and executed by JEFFREY A. PHILLIPS AND SHANNON L. PHILLIPS, Trustor, to secure payment of the principal sum of \$67850 Dollars and interest to WESTERN SUNRISE A/K/A CROSSLAND MORTGAGE CORP., Beneficiary, in the County of KLAMATH and State of OR, and Recorded on 07/15/1994 as Instrument #84398 in Book M94 on Page 21921 (Re-Recorded: Inst#: -- in Book -- on Page --) is PAID AND SATISFIED; and does hereby consent that the same may be DISCHARGED OF RECORD.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number, as the case may be.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 2520 NORTH RED HILL AVE., SANTA ANA, CA 92705, as trustee, in accordance with provisions of said Deed of Trust, the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

FIDELITY MATYONAL TITLE INSURANCE COMPANY

Michelle Barney, Vice President

STATE OF CALIFORNIA COUNTY OF ORANGE

On 6/80/ before me, T. Lopez, a Notary Public in and for Orange County in the State of California, personally appeared Michelle Barney, Vice President, for FIDELITY NATIONAL TITLE INSURANCE COMPANY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand, and official seal.

T. Lopez, Notary Public

Oregon

T. LOPEZ
Comm. # 1211341
NOTARY PUBLIC-CALIFORNIA Orange County
My Comm. Expires Feb. 21, 2003

Recorded 07/03/01 at 10:05 a.m.
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Linda Smith,
County Clerk Fee\$ 2/2