REQUEST FOR FULL RECONVEYANCE

PIF

The undersigned beneficiary is the legal owner and holder of the promissory note in the original sum of \$32900.00, secured by that Deed of Trust dated 11TH, AUGUST, 1999, in which DONALD B KEGEL AND SANDRA K KEGEL is grantor and FIRST AMERICAN TITLE INS. CO. is trustee, filed for record on 20TH AUGUST 1999, as File No. , and recorded in Volume M-99 on Mortgages, at page 33730 records of KLAMATH County, OREGON.

The note and all other indebtedness secured by said Deed of Trust having been fully satisfied, the note and Deed of Trust are herewith surrendered to you for cancellation and reconveyance.

You are therefore requested, upon payment of all sums owing to you, to reconvey without warranty, to the person(s) entitled thereto, the right, title and interest now held by you thereunder.

Dated: August 13, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc.

Corporate Seal

y 10 Ymb

B.R. VINCENT, FIRST VICE PRESIDENT

NANCY STATON

ASSISTANT SECRETARY

Subscribed and sworn before me on August 13, 2001

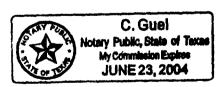
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Notary Signature

Requestor: L BRISCO PFDT: 01-07-31

MIN Number: 10002000037083361

PF1D - 081299KD



Tax ID

Inv. Pool L34-004 Inv. No. 718538856 Loan No. 19125964

State of Oregon, County of Klamath Recorded 08/20/01 at 3:/12 p. m. In Vol. M01 Page 42087 Linda Smith, County Clerk Fee\$ 21