DEED OF RECONVEYANCE

Reconveyance #: 1123224 Loan #: 3000136840

Payoff Date: 9/27/01

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: PHILIP J COLLINS

Original Beneficiary: ELDORADO BANK DBA COMMERCE SECURITY BANK

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

Deed of Trust Dated: MARCH 25, 1998. Recorded on: APRIL 01, 1998. as --- in Book No. M98 at Page No. 10509. Instrument No.

Property Address: 425 DELTA STREET KLAMATH FALLS OR 97601 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: OCTOBER 09, 2001

CHRISTOPHER C. DORR, OSBA #99252

Christopher C. Dorr, OSBA #99252

State of OREGON County of MULTNOMAH

SS.

On OCTOBER .09, 2001 , before me, Jeremy Markiewicz, 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.

whensh (Notary Name): Jeremy Markiewicz

OFFICIAL SEAL JEREMY MARKIEWICZ NOTARY PUBLIC - OREGON COMMISSION NO. 348456 MY COMMISSION EXPIRES AUG 2, 2005

PREPARED BY: T.D. Service Company, 1820 East First Street, Suite 300 Santa Ana, CA 92705 GEORGE V. LORILLA

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 10/22/01 at 9:26 a.m. In Vol. M01 Page 53496 Linda Smith, County Clerk Fee\$ 2100