

Requested by

When recorded mail to

Irwin Home Equity
 12677 Alcosta Blvd. #500
 San Ramon, CA 94583
 Attn: Reconveyance Dept

State of Oregon, County of Klamath
 Recorded 10/30/01 at 10:02 A m.
 In Vol. M01 Page 55177
 Linda Smith,
 County Clerk Fee\$ 21.00

019003495

DEED OF FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Trust Deed described as follows:

Dated: October 21, 2000

Recorded: November 16, 2000

Fee Number:

Book/Reel: M00

Page: 41498

Re-Recorded Under:

County of: Klamath

State of: Oregon

Trustor: Kelly L Hawk

Trustee or Successor Trustee: Transnation Title Insurance Company

Beneficiary: Irwin Union Bank and Trust Company

having received from the Beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligations secured by the Trust Deed have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: October 19, 2001

TRANSNATION TITLE INSURANCE COMPANY

Successor To

TRANSAMERICA TITLE INSURANCE COMPANY

BY Rick Barkow
Rick Barkow, Vice President

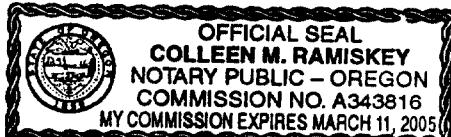
State of Oregon

County Of Multnomah

} ss

10-19, 2001

Personally appeared Rick Barkow who being duly sworn did say that he is the Vice President of Transnation Title Insurance Company, a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be its voluntary act and deed.



Before Me:

Notary Public for Oregon

My Commission Expires: _____

(Seal)