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Prepared By and Return To:
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State of Oregon, County of Klamath
Recorded 11/26/01 8:44 a. m.
In Vol. M01, Page 59886
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

FHA Case No. 431-2949656

DEED OF RECONVEYANCE

WHEREAS, Fidelity National Title Insurance Company, whose address is 2520 N. Redhill Ave., Suite 120, Santa Ana, California 92705, Substituted Trustee of record under a certain Deed of Trust dated 12/6/94, recorded 12/15/94, Document/Instrument No. 92464 or in Book M94, Page 37817, in the records of KLAMATH County, Oregon, between VIRGINIA M. YATES, AS A SINGLE WOMAN, Trustor(s), whose address is 3036 MADISON STREET, KLAMATH FALLS, OR 97603, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 3036 MADISON STREET, KLAMATH FALLS, OR 97603, PIN No. N/A,

Legal description: THE EAST 100 FEET OF LOT 19, INDEPENDENCE TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON,

AND WHEREAS, on 7/2/01, receipt of \$25,849.15 is hereby acknowledged and the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Fidelity National Title Insurance Company, as Substituted Trustee, DOES HEREBY GRANT AND RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Oregon, describing the land therein as more fully described in said Deed of Trust.

Fidelity National Title Insurance Company
As Substituted Trustee

By: [Signature]
Print name: Christina Ling, Assistant Vice President
Title: Christina Ling, Assistant Vice President

STATE OF CALIFORNIA)
COUNTY OF ORANGE) ss.
19th Nov

On this 19th day of SEPTEMBER, 2001, before me, a notary public of said state, duly commissioned and sworn appeared CHRISTINA LING personally known to me to be the person above-subscribed and if subscribed in a representative capacity, then for the principal named and in the capacity and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.



[Signature]
Print name: T. LOPEZ
Notary Public

My Commission Expires: 2/21/03

21- Pr: Deloitte & Touche LLP