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 05/13/2002 12.07 pm. Vol M02, Pg 28492 Linda Smith, County Clerk Fee \$ 4 of Pgs \_\_\_\_\_\_\_

## DEED OF RECONVEYANCE

Reconveyance #: 1364908 Loan #: 3017059134 + Payoff Date: 4/18/02

THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in

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.

deed of trust.

Original Borrower: JEFFREY M LORD AND JANA M LORD AS HUSBAND AND WIFE

Original Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION

Current Beneficiary: THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND

SERVICING AGREEMENT SERIES 1995-R

Deed of Trust Dated: JULY 12, 1995

Recorded on: JULY 18, 1995 as Instrument No. --- in Book No. M95 at Page No. 18625

Property Address: 1943 ORCHARD ST., KLAMATH FALLS, OR 97601-0000 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: APRIL 30, 2002

CHRISTOPHER C. DORR, OSBA #99252

Y: Christopher C. Dorr, OSBA #99252

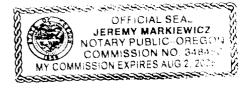
State of OREGON
County of MULTNOMAH

} } ss.

On APRIL 30, 2002, 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.

Wotary Name Jeremy Markiewicz



PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705 BARBARA YESTE