ORDRMT-4 5/15/02

Document Prepared by: **Dionne Williams** When recorded return to: **ALTEGRA CREDIT COMPANY PITTSBURGH, PA 15230-1838**

PO BOX 1838

IDC 23-551

Loan #: 1001005855 Investor Loan #: Pool #:

PIN/Tax ID #: 3507-3AA-6700

Property Address: 619 PINE STREET CHILOQUIN, OR 97624 Vol_M02_Page_37242

State of Oregon, County of Klamath Recorded 06/28/2002 8:58 a m. Vol M02, Pg 37242 Linda Smith, County Clerk Fee \$ 2/00 # of Pgs

This Space for Recorder's Use Only

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that ALTEGRA CREDIT COMPANY, whose address is 150 ALLEGHENY CENTER, PITTSBURGH, PA 15230, Trustee or successor Trustee under that certain Deed of Trust described below, 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 below described premises by virtue of said Deed of Trust. In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

Original Grantor(s): DALE S. HAMMOND AND LAURA M. HAMMOND, HUSBAND AND WIFE,

Original Beneficiary: AMERICA FIRST FUNDING, INC.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$ 60,300.00

Date of Deed of Trust: 05/03/1999

Date Recorded: 05/10/1999 Page: 17839 -Book: M99 Instrument Number: -Legal Description: NORTH HALF OF THE EAST HALF OF GOVERNMENT LOT 9 IN SECTION 3, TOWNSHIP 35 SOUTH,

RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGEON.

and recorded in the records of KLAMATH County, State of Oregon, affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/20/2002. ALTEGRA CREDIT COMPANY

Christine L. DePaolo

Officer

Office

Gary S

State of PA

County of ALLEGHENY

On this date of 06/20/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Christine L. DePaolo and Gary Stockey, known to me (or identified to me on the basis of satisfactory evidence) that they are the Officer and Officer respectively of ALTEGRA CREDIT COMPANY, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses nd purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: DIONNE R. WILLIAMS

My Commission Expires: 10/31/2005

Notarial Seal Dionne R. Williams, Notary Public City Of Pittsburgh, Allegherry County My Commission Expires Oct. 31, 2005

Member, Pennsylvania Association Of Notaries