02 JUL 30 am 9:18 **RECORDING REQUESTED BY** ALTEGRA CREDIT COMPANY PREPARED BY:W. HAIRSTON WHEN RECORDED MAIL TO ALTEGRA CREDIT COMPANY P.O. BOX 1838 PITTSBURGH PA 15230 ACCT 1001005855 P.O 4/18/01

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State of Oregon, County of Klamath Recorded 07/30/2002 4:18 0. m. Vol M02, Pg 42780 Linda Smith, County Clerk Fee \$ 2100 # of Pgs

Deed of Reconveyance OREGON

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS, all of the indebtedness secured by the Trust Deed executed by DALE S HAMMOND AND LAURA M HAMMOND, H/W

as Trustor, FIRST AMERICAN TITLE as Trustee, for the benefit AMERICA FIRST FUNDING, INC dated MAY 3, 1999 and recorded in the Office of the Register of Deeds of KLAMATH County, OREGON, with Instrument number: mortgage Records has been paid; and said Beneficiary has requested in writing that this deed of Reconveyance be executed and delivered, as confirmed by its endorsement below:

NOW THEREFORE, in consideration of such payment and in accordance with the written request of the Beneficiary, the undersigned Trustee does by the presents grant, remise, release, and reconvey to the person or persons entitled thereto, all the interest and estate derived to said trustee by or through said Trust Deed in the following described premises:

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, OREGON. A.P.N. 3507-3AA- 6700.

PG: 43122 ' BK: M999

Property Address: 619 PINE STREET CHILOQUIN, OR 97624

Together with all buildings, fixtures, improvements, and appurtenances thereunto belonging. ALTEGRA CREDIT COMPANY

Dated: DECEMBER 8, 2000

and Schie Trustees

SHARON A. SCHWAN ASSISTANT VICE PRES.

State of Pennsylvania }

SS.

County of Allegheny }

The foregoing instrument was acknowledged before me this 8TH day of DECEMBER, 2001 by SHARON A. SCHWAN as Trustee.

Pitteburgh, Allegheny County My Commission Expires Oct. 6, 2003 synamia Association.of. Notarie Member Per thering a. Wught

Notarial Seal Katherine A. Wright, Notary Public

My Commission expires:

This is to certify that the above named trustee has been requested in writing to execute the foregoing Deed of Reconveyance and his/her action in doing so is ratified and confirmed in all respects.

Beneficiary: ALTEGRA CREDIT COMPANY

CHRISTINE L. DEPAOI OFFICER