First American Title Insurance Company



After recording return to:

Forest Products Federal Credit Union P.O. Box 1179 Klamath Falls, OR 97601

Reference Number: K-56206

THIS SPACE PROVIDED FOR RECORDER'S USE.

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State of Oregon, County of Klamath
Recorded 08/26/2002 Z' SZ P m.
Vol M02, Pg 48080
Linda Smith, County Clerk
Fee \$ 7/00 # of Pgs 1

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DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Trust Deed dated November 9, 2000 executed and delivered by Kenneth M. Higley and Cheryl D. Higley, as grantor, recorded on November 16, 2000, in the Mortgage Records of Klamath County, Oregon in Volume M00 at page 41435, conveying real property situated in said county described as follows:

Lot 26 in Block 10 of Tract 1207, Second Addition to North Hills, according to the Official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

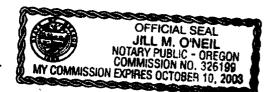
Having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said trust deed.

DATED: August 26, 2002 FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Mulant VICE PRESIDENT

STATE OF OREGON, County of Klamath)ss.

The foregoing instrument was acknowledged before me this 26th day of August, 2002, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.



Notary Public for Oregon

My commission expires: 10/10/03_