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State of Oregon, County of Klama Recorded 11/12/2002 8:19 or no Vol M02, Pg 64950	tl n,
Vol M02, Pg 6960 Linda Smith, County Clerk Fee \$ 2100 # of Pgg	_

RETURN TO: HERMES

c/o REGIONAL TRUSTEE SERVICES

720 - 7th Avenue Suite #400

Seattle, WA 98104

Loan No. 661711-00-545484

EscrowNo:

Trustee No. 261611

DEED OF FULL RECONVEYANCE

Dated:

March 18, 2002

Recorded:

March 22, 2002

Recording No:

Book:

M02

Page: 16877

Rerecord as:

County of:

KLAMATH

State:

OR

Legal:

Trustors:

JOAN HERMES

Trustee:

REGIONAL TRUSTEE SERVICES CORPORATION

Beneficiary:

BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO.

Having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, the below named Trustee does hereby reconvey, without warranty, to the persons entitled thereto all of the right, title and interest now held by said Trustee in and to the property described more fully in said Deed of Trust.

Dated:

November 6, 2002

REGIONAL TRUSTEE SERVICES CORPORATION

fka Interstate Trustee Services Corporation

By

State of Washington)

) ss.

County of King)

JOE SIPAVICH

Sr. Vice President

On November 6, 2002 before me, the undersigned, personally appeared Joe Sipavich personally known to me (or proved to be on the basis of satisfactory evidence) to be the person who executed the fore-going instrument on behalf of the corporation therein named and acknowledged to me that he/she executed the samein his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the ipstrument.

STATE OF WASHINGTON
NOTARY ---- PUBLIC

MY COMMISSION EXPIRES 1-31-04

Lisa S. Salanga

NOTARY PUBLIC in and for

the State of Washington, residing at Lynnwood

My commission expires:

01/31/2004