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State of Oregon, County of Klamath Recorded 11/18/2002 3:06 p m.

Vol M02, Pg 66772 Linda Smith, County Clerk Fee \$ 2100 # of Pgs

DEED OF RECONVEYANCE 167270-1

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business name of Title Insurance Company of Oregon, successor in interest to Deschutes County Title Co., hereinafter Trustee, under that certain trust deed dated 10/27/1999 executed and delivered by

MILTON STUBBS

as grantor and Recorded on 10/29/1999 in the OFFICIAL Records of KLAMATH COUNTY, Oregon in VOL M99 at Page 43384 conveying real property situated in said county described as follows:

LOT 13 IN BLOCK 3 PLAT NO. 1204, LITTLE RIVER RANCH, 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: 11/12/2002

TITLE INSURANCE COMPANY OF OREGON

David R. DeCov Vice President (

STATE OF OREGON County of Deschutes} ss.

The foregoing instrument was acknowledged before me this day of day of 2002, by David R. DeCourcey, Vice President of TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.

Notary public for Oregon My commission expires:

OFFICIAL SEAL
KIM E PECK
NOTARY PUBLIC - OREGON
COMMISSION NO. 332249
MY COMMISSION EXPIRES MARCH 5. 2004

After recording return to:

Oakwood Acceptance Corporation P O Box 27081 Greensboro NC 27499 Teresa Tolbert

FIRST AMERICAN TITLE INS CO 141 NW GREENWOOD AVE BEND, OR 97701