

Requested by

'02 DEC 6 AM 8:27

State of Oregon, County of Klamath
 Recorded 12/06/2002 8:27 a m.
 Vol M02, Pg 70678
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

When recorded mail to

Irwin Home Equity
 pr: 12677 Alcosta Blvd., # 500
 San Ramon, CA 94583
 Attn: Reconveyance Dept.

029003236

DEED OF FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that
 certain Trust Deed described as follows:

Dated: August 10, 2001

Recorded: August 31, 2001

Fee Number:

Book/Reel: M01
 Page: 44604

Re-Recorded Under:

County of: Klamath

State of: Oregon

Trustor: Joseph A McKenzie and Christine D McKenzie

Trustee or Successor Trustee: Transnation Title Insurance
 Company

Beneficiary: Irwin Union Bank and Trust Company

having received from the Beneficiary under said Trust Deed, a
 written request to reconvey, reciting that the obligations
 secured by the Trust Deed have been fully satisfied, does
 hereby grant, bargain, sell and reconvey, unto the parties
 entitled thereto all right, title and interest which was
 heretofore acquired by said Trustee(s) under said Deed of
 Trust.

Date: November 21, 2002

TRANSNATION TITLE INSURANCE COMPANY
 Successor To
 TRANSAMERICA TITLE INSURANCE COMPANY

BY

Kenneth F. Mayer
 Kenneth F. Mayer

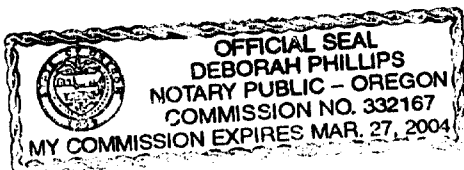
State of Oregon

County Of Multnomah

} ss

11-21, 2002

Personally appeared Kenneth F. Mayer who being duly sworn did say that he is the Assistant Secretary of
 Transnation Title Insurance Company, a Corporation and that said instrument was signed on behalf of said corporation
 by authority of its Board of Directors and he acknowledged said instrument to be its voluntary act and deed.



Before Me:

Deborah Phillips
 Notary Public for Oregon

My Commission Expires: _____

(Seal)