Recording Requested By: T.D. Service Company

And When Recorded Mail To: pto T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

State of Oregon, County of Klamath Recorded 12/13/2002 /3:// pm.
Vol M02, Pg 7 2 7 3 C

Linda Smith, County Clerk
Fee \$ 3 / 00 # of Pgs /

DEED OF RECONVEYANCE

Reconveyance #: 1581452 Loan #: 0001115708

Payoff Date: 11/01/02

THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in said Deed Of Trust, having received from the beneficiary under said deed of trust a written request to reconvey, reciting that the obligation secured by said deed of trust 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 deed of trust.

Original Borrower: RONALD R BOWERS, HUSBAND AND WIFE, DANIE K BOWERS

Original Beneficiary: U.S. BANK NATIONAL ASSOCIATION

Current Beneficiary: CENDANT MORTGAGE CORPORATION

Deed of Trust Dated: NOVEMBER 02, 1998
Recorded on: NOVEMBER 03, 1998 as Instrument No. 69025 in Book No. M98 at Page No. 40230

Property Address: 5453 BRENTWOOD DRIVE, KLAMATH FALLS, OR 97603-0000 County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authorized thereunto by order of its Board of Dated: NOV (BER 26, 2002 Directors.

DANIEL W. HOWARD, OSBA #00284

Daniel W. Howard OSBA #00284

State of OREGON County of MULTNOMAH

ss.

On NOVEMBER 26, 2002, before me, Jamie L. Moran, personally appeared Daniel W. Howard, OSBA #00284 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): Jamie L. Moran

OFFICIAL SEAL JAMIE L MORAN NOTARY PUBLIC-OREGON COMMISSION NO. 359579 OMMISSION EXPIRES JULY 17, 2006

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705 CRYSTAL WALLS