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State of Oregon, County of Klamath
Recorded 12/19/2002 3:01 P. m.
Vol M02, Pg 74373
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

MT 1396 - USS3

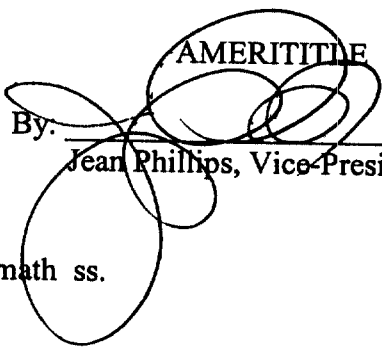
KNOW ALL MEN BY THESE PRESENTS,
That the undersigned Trustee or Successor
Trustee under that certain Trust Deed dated
October 6, 1999, recorded
October 12, 1999, in
Volume M99, Page 40571,
Microfilm Records of Klamath County
Oregon, executed by Rebecca Jane Ross and
Charles F. Ross

PLEASE SEE ABOVE REFERENCED TRUST DEED.

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 satisfied, 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. In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural. IN WITNESS HEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

DATED: December 19, 2002

By.

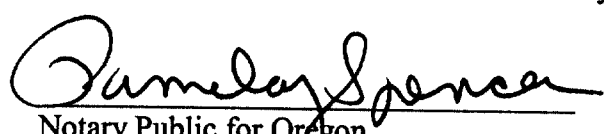

Jean Phillips, Vice-President

STATE OF OREGON, County of Klamath ss.

December 19, 2002

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Vice-President of AMERITITLE, an assumed business name of AmeriTitle, Inc., Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:


Notary Public for Oregon

My Commission Expires 8/16/2004

After recording return to:
Navy Federal Credit Union
Mortgage Servicing Branch
PO Box 3305
Merrifield, VA 22119-9002

