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| State of Oregon, County Recorded 01/02/2003 | of Klamati |
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| Vol M03 Pg OOO21 Linda Smith, County Clerk Fee \$ 21.00 # of Pgs | |

RETURN TO: CHARLES

c/o REGIONAL TRUSTEE SERVICES 720 - 7th Avenue Suite #400 Seattle, WA 98104

Loan No. 661711-00-536447

EscrowNo:

Trustee No. 274557

DEED OF FULL RECONVEYANCE

Dated:

June 6, 2001

Recorded:

June 11, 2001

Recording No:

Book:

Page: 27525 -

Rerecord as:

County of:

KLAMATH

State: 0

M01

OR .

Legal:

Trustors:

CHARLES C. CHARLES, FLORA I. CHARLES AND PATRICIA ANN CHARLES

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: December 19, 2002

REGIONAL TRUSTEE SERVICES CORPORATION

fka Interstate Trastee Services Corporation

By

State of Washington)

) ss.

JOE SIPA VICH

County of King

of King) Sr. Vice President

On December 19, 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 instrument.

LISA S. SALANGA
STATE OF WASHINGTON
NOTARY ----- PUBLIC
NY 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