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After Recording Return To:

Navy Federal Credit Union

PO Box 3305

Merrifield, VA 22119-9902

Reference No. 8009834295 File No. 80538

State of Oregon, County of Klamath

Recorded 01/02/2003 11:38 a m.

Vol M03 Pg 00035

Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1

K59254  
**DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 6/12/2002, executed and delivered by Charles F. Ross and Rebecca Jane Ross, as Grantor, and recorded on 6/18/2002, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. Volume M02, Page 35469, as conveying real property situated in said county, described in said 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 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.

In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED this 18th day of December 2002.

KRISTA L. WHITE, ESQ., Trustee

KRISTA L. WHITE

STATE OF WASHINGTON )

) ss.

COUNTY OF KING )

On this day personally appeared before me KRISTA L. WHITE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given my hand and official seal this 18th day of December 2002.



MARTHA J. LIM

NOTARY PUBLIC in and for the State  
Of Washington, residing at Normandy Park  
My Commission Expires: 06/26/2003

Kal. -