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State of Oregon, County of Klamath
 Recorded 01/23/2003 9:20 a m.
 Vol M03 Pg 04197
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

The Document Must Be Recorded in:
 KLAMATH County, OR

Recording Requested By:
 Midland Mortgage Co. (MID)

When Recorded Mail To:
 Fidelity National LPS
 PO Box 19523
 Irvine, CA 92623-9523

Loan #: 0046212261 LPS #: 986319 Bin #: 01/09/03B-LL



DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS,
 THAT MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION, hereinafter referred to as the Beneficiary, HAS CERTIFIED that a certain Deed of Trust dated 10/28/99, made and executed by RANDY G. FERNLUND AND LORI A. FERNLUND, HUSBAND AND WIFE, Trustor, to secure payment of the principal sum of \$102058.00 Dollars and interest to NATIONAL FUNDING SERVICE, INC., AN OREGON CORPORATION, Beneficiary, in the County of KLAMATH and State of OR, and Recorded on 11/2/99 as Instrument # -- in Book M99 on Page 43842 (Re-Recorded: Inst#: -- in Book -- on Page --) is PAID AND SATISFIED; and does hereby consent that the same may be DISCHARGED OF RECORD.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number, as the case may be.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 REDHILL AVE., SUITE 200, TUSTIN, CA 92780, as trustee, in accordance with provisions of said Deed of Trust, the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

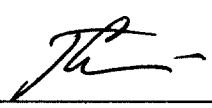
FIDELITY NATIONAL TITLE INSURANCE COMPANY
 On 1-13-03

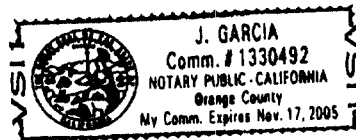
BY 
 Michelle Barney, Vice President

STATE OF CALIFORNIA
 COUNTY OF ORANGE

On 1-13-03 before me, J. Garcia, a Notary Public in and for Orange County in the State of California, personally appeared Michelle Barney, Vice President personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in 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.

WITNESS MY hand and official seal.


 J. Garcia
 Notary Public



FNLPS, 15661 Redhill Ave, Suite 200, Tustin, CA 92780
 (MIN#:)
 1/24/03

1/29/03
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