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State of Oregon, County of Klamath
 Recorded 06/06/2003 9:45 a m.
 Vol M03 Pg 38487
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

Loan No. 998324931

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated July 10, 2001, executed and delivered by EARNEST J JOHNSON and PATRICIA A JOHNSON, AS TENANTS BY THE ENTIRETY, as grantor and recorded on July 20, 2001 in the Mortgage Records of KLAMATH County, Oregon, in book/ reel/volume No. M01 at page 35780, and/or fee/file /instrument /microfilm /reception No. _____ (indicate which), conveying real property situated in the county described as follows:

Lot 12 County KLAMATH Parcel Tax ID 3909-12BA-3800 Tract Num]ber 1300

having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the 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 the described premises by virtue of the trust deed.

In construing this instrument and whenever its context 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, if any, affixed by an officer or other person duly authorized to do so by its Board of Directors.

Dated April 8th, 2003

FLAGSTAR BANK / FSB
 F/k/a First Security Savings Bank, FSB

Joan H. Anderson
 Joan H. Anderson
 Executive Vice President

STATE OF MICHIGAN, COUNTY OF OAKLAND/SS

This instrument was acknowledged before me on April 8th, 2003 by Joan H. Anderson as Executive Vice President of Flagstar Bank, FSB, f/k/a First Security Savings Bank, FSB.

Eileen T. Uhlinger
 Eileen T. Uhlinger Notary Public for
 State of Michigan, County of Wayne County Acting In Oakland
 Acting in Oakland County
 Commission Expires: 01/18/2006

Trustee Name and Address TO	STATE OF OREGON County of KLAMATH I certify that the within instrument was received for record on the ____ day of _____, 20__ at _____ o'clock ____ M, and recorded in book/reel/volume No. ____ on page ____ and/or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgage of said County. Witness my hand and seal of County affixed. Name _____ Title _____
After recording return to: Flagstar Bank, FSB 5151 Corporate Drive Troy, MI 48098 Send all tax statements to:	