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Prepared By and Return To:
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State of Oregon, County of Klamath
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 Linda Smith, County Clerk
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FHA Case No. 431-3221693**DEED OF RECONVEYANCE**

WHEREAS, Fidelity National Title Insurance Company, whose address is 2520 N. Redhill Ave., Suite 120, Santa Ana, California 92705, Substituted Trustee of record under a certain Deed of Trust dated 7/18/98, recorded 7/24/98, Document/Instrument No. 63373 or in Book M98, Page 27279, in the records of KLAMATH County, Oregon, between LOU RAY MONTGOMERY and PHYLLIS E. MONTGOMERY, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, Trustor(s), whose address is 2120 KIMBERLY DRIVE, KLAMATH FALLS, OR 97603, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 2120 KIMBERLY DRIVE, KLAMATH FALLS, OR 97603, PIN No. N/A,

Legal description: LOT 23 IN BLOCK 3 OF TRACT NO. 1120, SECOND ADDITION TO EAST HILLS ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF COUNTY CLERK OF KLAMATH COUNTY, OREGON,

AND WHEREAS, on 7/25/03, receipt of 129,475.50 is hereby acknowledged and the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Fidelity National Title Insurance Company, as Substituted Trustee, DOES HEREBY GRANT AND RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Oregon, describing the land therein as more fully described in said Deed of Trust.

Date: July 25, 2003

Fidelity National Title Insurance Company
 As Substituted Trustee

By: Christina Ling

Print name: Christina Ling
 Title: Asst. Vice President

STATE OF CALIFORNIA

COUNTY OF Orange

ss.

On this 31 day of July, 2003, before me, a notary public of said state, duly commissioned and sworn appeared Christina Ling personally known to me to be the person above-subscribed and if subscribed in a representative capacity, then for the principal named and in the capacity and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.



G. Gonzales
 Print name: G. Gonzales
 Notary Public

My Commission Expires:

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