Recording Requested By: T.D. Service Company

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705 Vol. MO3 Page 78099

State of Oregon, County of Klamath
Recorded 10/21/03 /0.'47 A m
Vol M03 Pg 78099
Linda Smith, County Clerk
Fee \$ 2/00 # of Pgs /

DEED OF RECONVEYANCE

Service#: 2523146RL1 Loan #: 2396275

Payoff Date: 9/17/03

certain deed of trust describe

THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in said Deed Of Trust, having received from the beneficiary under said deed of trust a written request to reconvey, reciting that the obligation secured by said deed of trust 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 deed of trust.

Original Borrower: EDITH A SMITH AND THOMAS W SMITH, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY

Original Beneficiary: KLAMATH PUBLIC EMPLOYERS FEDERAL CREDIT UNION Current Beneficiary: CUMA MUTUAL MORTGAGE CORPORATION FKA CUMA MORTGAGE CORPORATION

Deed of Trust Dated: SEPTEMBER 21, 2001

Recorded on: SEPTEMBER 26, 2001 as Instrument No. --- in Book No. MO1 at Page No. 49013

Property Address: 1930 MANZANITA ST, KLAMATH FALLS, OR 97601 County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authorized thereunto by order of its Board of

Directors. Dated: OCTOBER 23, 2003

CHRISTOPHER C. DORR, OSBA #99252

Christopher C. Dorr, OSBA #99252

State of OREGON County of MULTICHAH

} } ss.

On OCTOBER 13, 2003, before me, Christi D. Welson, personally appeared Christopher C. Dorr, OSBA #99252 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): Christi D. Helson

OFFICIAL SEAL
CHRISTI D. NELSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 358772
MY COMMISSION EXPIRES JUNE 20, 2008

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705, AMBER BOOKIL