Recording Requested By: 1800 Tapo Canyon Road MSN SV2-88 Simi Valley, CA 93063 (800) 540-2684

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State of Oregon, County of Klamath
Recorded 01/20/2004 8:09 a n
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Linda Smith, County Clerk
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When recorded return to: VINCENT L KOVACK, VERONICA KOVACK 36735 HIGHWAY 97 N CHILOQUIN, OR 97624

Above Space for Recorder's Use

## **FULL RECONVEYANCE**

Fidelity National Title Insurance Company, as Trustee under Deed of Trust Dated 12/17/1998 And made by: VINCENT L KOVACK, VERONICA KOVACK,

as Trustor, recorded as Instrument or Document No. 72038, on 12/23/1998 in Book M98, Page 47047 of Official Records in the office of the Recorder of KLAMATH County, Oregon having received from holder of the obligations thereunder a written request to reconvey reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby RECONVEY, without warranty to the person or persons, legally entitled thereto, the estate now held by it thereunder.

In Witness Whereof, Fidelity National Title Insurance Company, as Trustee.

Dated: **JAN 0 6 2004** 

Fidelity National Title Insurance Company

By: Joann O'Neal
Assistant Vice President

All Purpose Acknowledgment

STATE OF CALIFORNIA COUNTY OF ORANGE

On \_\_\_\_\_\_, before me, Y. Brenes, Notary Public, personally appeared Joann O'Neal, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his 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.

Before met

Y. Brenes

Notary Public for said State and County

Notary Expiration: 04/28/2006

Y. BRENES

Commission # 1354088

Notary Public - California

Orange County

My Comm. Expires Apr 28, 2006