

After Recording Return To:

Navy Federal Credit Union

PO Box 3305

Merrifield, VA 22119-9902

Reference No. 8009916399 File No. 104493

State of Oregon, County of Klamath
 Recorded 02/11/2004 3:04 p m
 Vol M04 Pg 8353
 Linda Smith, County Clerk
 Fee \$ 21⁰⁰ # of Pgs 1

DEED OF RECONVEYANCE

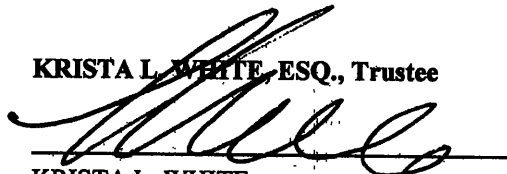
KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 7/17/2002, executed and delivered by JAMES A ROY AND CARMEN J ROY, HUSBAND AND WIFE, as Grantor, and recorded on 7/22/2002, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. VOL. M02, PAGE 41235, as conveying real property situated in said county, described in said Trust Deed, having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said 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 said described premises by virtue of said trust deed.

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

DATED this 30 day of January 2004.

KRISTA L. WHITE, ESQ., Trustee



KRISTA L. WHITE

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me KRISTA L. WHITE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given my hand and official seal this 30 day of January 2004.



 TYLER HAMILTON
 NOTARY PUBLIC in and for the State
 Of Washington, residing at Renton
 My Commission Expires: 07/09/05