This document was prepared by: Wells Fargo Servicing Company PO Box 31557 2324 Overland Avenue Billings, MT 59107 866/255-9102 opt. 2

WHEN RECORDED MAIL TO:

Tammy M Beddow 5206 Walton Dr Klamath Falls, OR 97603-6843 13398

State of Oregon, County of Klamath Recorded 03/09/2004 8:58 A m Vol M04 Pg 3398 Linda Smith, County Clerk Fee \$ 21.00 # of Pgs

DEED OF RECONVEYANCE

Account Number: 6542094282dj

The undersigned as Trustee under that certain Deed of Trust described as follows:

Dated: April 6, 2002 Recorded: April 26, 2002

County of: Klamath

Fee / Doc No.:

N/A

Book: Vol M02 Page: 24539-40 Reel:

Parcel#:

548786

Micro Film / Code Film: N/A

Collateral Officer

N/A

State of: Trustor:

Oregon

Tammy Beddow And Douglas A. Beddow, As Tenants By The Entirety

Trustee:

Wells Fargo Financial National Bank

Beneficiary:

Wells Fargo Bank, N.A.

Having received from the present Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: February 24, 2004

Wells Fargo Financial National Bank

STATE OF MONTANA

COUNTY OF YELLOWSTONE \ss.

This foregoing instrument was acknowledged before

me, the undersigned Notary Public, on this February

24, 2004, by Spring R. Schaak, Collateral Officer of

Wells Fargo Financial National Bank

Dee Jenness

Notary Public for the State of Montana

Residing at Billings, Montana

My commission expires: 7/01/2007