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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

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DEED OF RECONVEYANCE

Reconveyance #: 1707605 Loan #: 6378765

Payoff Date: 12/10/02

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: KELLY O. KENNEDY, JUANITA L. KENNEDY, HUSBAND AND WIFE Original Beneficiary: CUMA MORTGAGE CORPORATION

Current Beneficiary: CUNA MUTUAL MORTGAGE CORPORATION FKA CUNA MORTGAGE CORPORATION

Deed of Trust Dated: JULY 16, 1993

Recorded on: JULY 21, 1993 as Instrument No. --- in Book No. M93 at Page No. 17770 and Re-Recorded on: JANUARY 10, 1994 in Book No. M94, at Page No. 938

Property Address: 5318 BRISTOL AVENUE, KLAMATH FALLS, OREGON 97603

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: JANUARY 20, 2003

CHRISTOPHER C. DORR, OSBA #99252

By: Christopher C. Dorr, OSBA #99252

OREGON State of County of MULTNOWAH

} } ss.

On JANUARY 46, 2003 , before me, Monica K. Bartels, 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.

With me my hand and official seal.

(Notary Name):

OFFICIAL SEAL MONICA K BARTELS NOTARY PUBLIC-OREGON COMMISSION NO. 338400 MY COMMISSION EXPIRES SEPT 13, 2004

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705 JUDSON P. EWALIKO