

Recording Requested By:
Morgan Stanley Dean Witter Credit Corp.

When Recorded Return To:

Terrence Hammons
115 W. 8th Avenue
Suite 280
Eugene, OR 97401

State of Oregon, County of Klamath
Recorded 06/08/2004 8:29a m
Vol M04 Pg 36572
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

MORGAN STANLEY DEAN WITTER CREDIT CORP. #9402390413841 "SCHARF" ID/ KLAMATH, OR
WHEREAS TERRENCE HAMMONS whose address is 115 W. 8TH AVENUE SUITE 280, EUGENE, OR 97401 is the present Trustee of record under the following described Deed of Trust:

Trustor: JAY SIMON SCHARF, VICTORIA WOO, AS TENANTS BY THE ENTIRETY
Beneficiary: MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS FINANCIAL CORPORATION
Original Beneficiary: NOVUS FINANCIAL CORPORATION
Original Trustee: TERRENCE HAMMONS
Dated: 01/28/1999
Recorded on 02/02/1999 as Instrument No. 73997 Book M99, Page 3842,
In the County of KLAMATH, State of OREGON

Property Address: 325 N 3RD ST KLAMATH FALLS, OR 97601

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,
DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By TERRENCE HAMMONS as Trustee
On 6/3/04 (DATE)

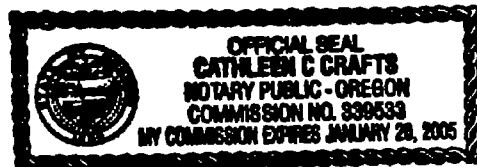
By: *Terrence Hammons*

STATE OF OREGON
COUNTY OF Lane

On 6/3/04, before me, Cathleen C. Crafts, a Notary Public in and for Lane County, in the State of Oregon, personally appeared Terrence Hammons, 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, and that by his/her/their signature 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,

Cathleen C. Crafts
Notary Expires: 1/20/2005



(This area for notarial seal)

MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20040521-0004 ORKLAMA KLAMATH OR BAT: 92799402390413841 KXORDOR1