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State of Oregon, County of Klamath *10:*32a m Recorded 08/17/04 Vol M04 Pg 53868 Linda Smith, County Clerk

Fee \$ 2/00

104-128 After Recording Return To:

US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304-9989 Reference No. 8400009362 File No. 108298

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 11/21/02, executed and delivered by CHRIS C. LINDSEY AND KARLA J. LINDSEY, as Grantor, and UMPQUA BANK, ITS SUCCESORS AND/OR ASSIGN, as Beneficiary, recorded on 12/2/02, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. VOL M02, PAGE 69893, 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 convenant 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 day of July 2004.

KRISTA I

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 2 (d) day of July 2004.

NOTARY PUBLIC in and for the State Of Washington, residing in King County My Commission Expires: 06/26/2007