Vol M04 Page 64511

State of Oregon, County of Kla Recorded 09/27/04_8.\$/.a	ımath _m
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Prepared By and Return To: Monique Ivy First Madison Services Inc. 4111 S. Darlington Suite 300 Tulsa, OK 74135

FHA Case No.: 431-3193750

## **DEED OF RECONVEYANCE**

WHEREAS, Fidelity National Title Insurance Company, whose address is 2520 N. Redhill Ave., suite 120, Santa Ana, CA 92705, Substituted Trustee of record under a certain Deed of Trust dated 2/6/1998, recorded 2/11/1998, Document/Instrument No. NA or in Book 1098, Page 4555, in the records of KLAMATH County, Oregon, between HAROLD J HARKEY and RUTH HARKEY, AS TENANTS BY THE ENTIRETY, Trustor(s), whose address is 4366 PECK DR, KLAMATH FALLS, OR 97603, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 4366 PECK DR, KLAMATH FALLS, OR 97603, PIN N/A

Legal Description: N/A

AND WHEREAS, on 7/1/2004, receipt of \$105,000.00 is hereby acknowledged and the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Fidelity National Title Insurance Company, as Substituted Trustee, DOES HEREBY GRANT AND 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 in said County in the State of Oregon, describing the land therein as more fully described in said Deed of Trust.

As Substituted Trustee

Fidelity National Title Insurance Company

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

K. ELLISON
Comm. # 1337854
NOTARY PUBLIC - CALIFORNIA
Orange County
My Comm. Expires Jan. 6, 2006

Print name: K. ELLISON

Notary Public

My Commission Expires: Jan 6, 2006