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State of Oregon, County of Klamath
Recorded 11/03/04 11:36 a m
Vol M04 Pg 75403
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

Loan No. 999201297

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated March 10, 2003, executed and delivered by ROBERT EUGENE BALES and NETTA JEAN BALES, AS TENANTS BY THE ENTIRETY, as grantor and recorded on March 14, 2003 in the Mortgage Records of KLAMATH County, Oregon, in book/ reel/volume No. M03 at page 15391-398, and/or fee/file /instrument /microfilm /reception No. _____ (indicate which), conveying real property situated in the county described as follows:

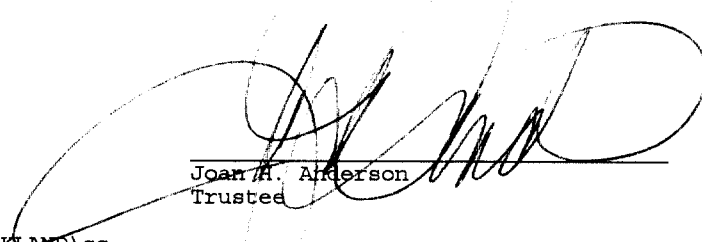
LOT 3, IN BLK 5 JOF FIRST ADDT TO W HILLS HOMES ACCORDING, TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,

having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the trust deed 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 the described premises by virtue of the trust deed.

In construing this instrument and whenever its context so requires, the singular includes the plural.

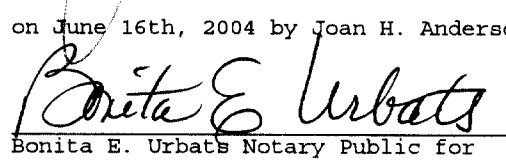
IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by its Board of Directors.

Dated June 16th, 2004


Joan H. Anderson
Trustee

STATE OF MICHIGAN, COUNTY OF OAKLAND)ss

This instrument was acknowledged before me on June 16th, 2004 by Joan H. Anderson as Substituted trustee


Bonita E. Urbats Notary Public for
State of Michigan, County of Acting in Oakland County
Acting in Oakland County
Commission Expires: 11/09/2005

Trustee Name and Address
TO
After recording return to:
Flagstar Bank, FSB
5151 Corporate Drive
Troy, MI 48098-2639
Send all tax statements to:

STATE OF OREGON
County of KLAMATH
I certify that the within instrument
was received for record on the ____ day
of _____, 20____, at ____ day
of _____ o'clock ____ M., and recorded in
book/reel/volume No. ____ on
page ____ and/or as
fee/file/instrument/microfilm/reception
No. _____, Record of Mortgage
of said County.
Witness my hand and seal of County
affixed.
Name _____ Title _____