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State of Oregon, County of Klamath

Recorded 11/03/04 12:40 P m

Vol M04 Pg 75477-78

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

Rx
After Recording, return to:
Fidelity Service Corporation
c/o Mortgage Loan Servicing
111 N. Wall St.
Spokane, WA 99201
9/14/04 Loan No. 117731573

FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust dated **July 20, 2001**, in which **William A. Howiler and Carolyn D. Howiler** is Grantor and **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association** is Beneficiary, recorded on **July 23, 2001**, as **Vol. M01, Page 36284**, records of **Klamath County, State of Oregon**, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby reconvey, without warranty, to the persons entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust, situate in **Klamath, State of Oregon**, as follows:

LOT 103, RUNNING Y RESORT, PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Tax Parcel No. **R881511**

October 20, 2004

Fidelity Service Corporation, as Trustee

By: Kathy Zander
Authorized Officer

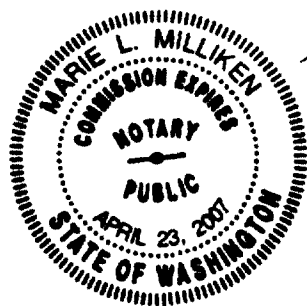
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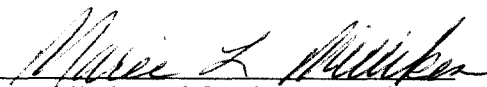
75478

STATE OF WASHINGTON)
) SS
County of Spokane)

On October 20, 2004, before me, **Kathy Harper** personally appeared, to me known to be the **authorized signer** of Fidelity Service Corporation, the entity that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposed therein mentioned, and an oath stated that she is authorized to execute the said instrument.

Given under my hand and official seal the date and year last above written.




Notary Public in and for the State of
Washington, residing at Spokane.
My commission expires: April 23, 2007