

04 DEC 16 PM 1:20

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After Recording Return To:

WENDY ROBERTS
40967 COPELAND STREET
CHILOQUIN, OR 97624

State of Oregon, County of Klamath

Recorded 12/16/04 1:20 P m

Vol M04 Pg 86118

Linda Smith, County Clerk

Fee \$ 21 # of Pgs 1

Reference No. 8010089186 File No. 110048

CO4-201

DEED OF RECONVEYANCE

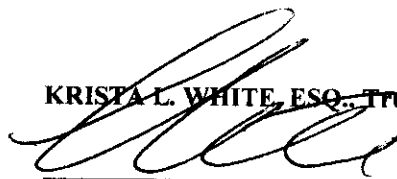
KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 10/29/02, executed and delivered by WENDY M ROBERTS, WITH RIGHT OF SURVIVORSHIP, AND ANNE L SCHMIDT, WITH RIGHT OF SURVIVORSHIP, as Grantor, and Navy Federal Credit Union, as Beneficiary, recorded on 11/12/02, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. VOLUME M02, PAGE 65440, 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 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 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 20th day of November 2004.

KRISTA L. WHITE, ESQ., Trustee



KRISTA L. WHITE

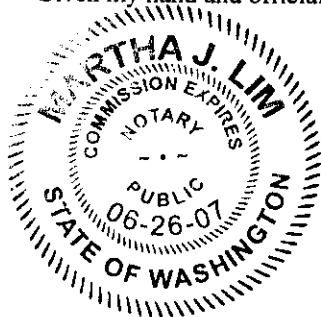
STATE OF WASHINGTON)

) 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 20th day of November 2004.



MARTHA J. LIM

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