

'04 DEC 20 AM 10:57

State of Oregon, County of Klamath
 Recorded 12/20/04 10:57a m
 Vol M04 Pg 86613
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

Loan No. 998806295

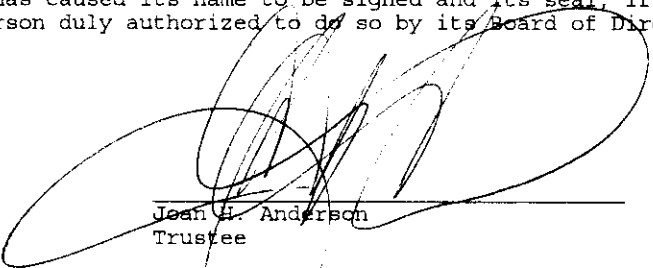
KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated October 11, 2002, executed and delivered by RACHEL HOWARD, AN UNMARRIED PERSON, as grantor and recorded on October 15, 2002 in the Mortgage Records of Klamath County, Oregon, in book/ reel/volume No. M02 at page 58841, and/or fee/file /instrument /microfilm /reception No. _____ (indicate which), conveying real property situated in the county described as follows:

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.

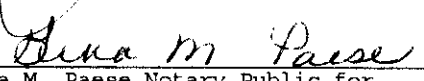
Dated October 6th, 2004


 Joan H. Anderson
 Trustee

STATE OF MICHIGAN, COUNTY OF OAKLAND)ss

This instrument was acknowledged before me on October 6th, 2004 by Joan H. Anderson as Substituted trustee


 GINA M. PASEE
 NOTARY PUBLIC OAKLAND CO., MI
 MY COMMISSION EXPIRES Feb 10 2008


 Gina M. Paese Notary Public for
 State of Michigan, County of Oakland County
 Acting in Oakland County
 Commission Expires: 02/19/2008

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 _____ 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 _____