

05 FEB 22 AM 11:51

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After Recording Return To:

MATTHEW R. TAYLOR
4726 STURDIVANT AVE.
KLAMATH FALLS, OR 97603

Reference No. 8010705633 File No. 947

State of Oregon, County of Klamath
Recorded 02/22/2005 11:51 A.m
Vol M05 Pg 11459
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

1st COS-40
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 7/18/03, executed and delivered by MATTHEW R. TAYLOR AND TANYA B. TAYLOR, HUSBAND AND WIFE, as Grantor, and Navy Federal Credit Union, as Beneficiary, recorded on 7/23/03, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. VOL M03, PG 52026, 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 10th day of February 2005.

KRISTA L. WHITE, ESQ., Trustee

[Signature]
KRISTA L. WHITE

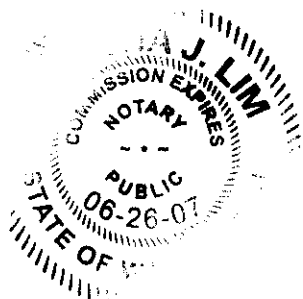
STATE OF WASHINGTON)

) 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 10th day of February 2005.



[Signature]
MARTHA J. LIM
NOTARY PUBLIC in and for the State
Of Washington, residing in King County
My Commission Expires: 06/26/2007

21E