Vol. MOS Page

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PREPARED BY: LORI KLOTZ RECORDING REQUESTED BY/ WHEN RECORDED MAIL TO: WATERFIELD MORTGAGE COMPANY, INC.

 RELEASE DEPARTMENT 7500 W. JEFFERSON BLVD. FORT WAYNE, IN 46804 800-444-9847 2279495

CARTER, SCOTT

DEED OF RECONVEYANCE

WHEREAS, WATERFIELD FINANCIAL CORPORATION, whose address is 7500 W. Jefferson Blvd., Fort Wayne, IN 46804 is the Trustee or Successor Trustee of record under the following described Deed of Trust:

Trustor: SCOTT D. CARTER

Beneficiary: UNION FEDERAL BANK OF INDIANAPOLIS

Trustee: WATERFIELD FINANCIAL CORPORATION

Dated: JULY 29, 2004

Recorded On: AUGUST 09TH, 2004

Book: MO4 Page: 52139

Document/Instrument:

Property Address: 10019 MCGUIRE AVENUE KLAMATH FALLS

PTN #: 887729 COUNTY: Klamath

AND WHEREAS, the above said Deed of Trust has been paid in full. NDW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in Said County in the State of Oregon describing the land therein as more fully described in said Deed of Trust.

Date: 3/09/05

WATERFIELD FINANCIAL CORMORATION

MICHAEL W. WALDMAN, VICE PRESIDENT

Before me, PATRICIA I. JAMES, a Notary Public, personally appeared MICHAEL W. WALDMAN, by me know to be the VICE PRESIDENT of WATERFIELD FINANCIAL CORPORATION who acknowledged the execution of the foregoing instrument, for and on behalf of said mortgagee, and who being duly sworn, states that he/she is duly authorized to execute this release on behalf of said corporation. Witness my hand and notarial seal this 09TH DAY OF MARCH, 2005

PATRICIA I. JAMES, Notary Public Expires: MAY 31, 2012 Allen County, Indiana