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After Recording, return to: Fidelity Service Corporation c/o Mortgage Loan Servicing 111 N. Wall St. Spokane, WA 99201 3/29/2005 Loan No. 117732571

FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust dated October 16, 1995, in which Dolly D. Waterbury is Grantor and Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association is Beneficiary, recorded on October 17, 1995, as Vol. M95 Page 28234 Instrument No. 7711, 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 county, State of Oregon, as follows:

LOT 12 OF ELM PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Tax Parcel No. R444870

March 31, 2005

Fidelity Service Corporation, as Trustee

By: Authorized Officer

STATE OF WASHINGTON)	
_)	SS
County of Spokane)	

On March 31, 2005, before me, <u>Kathy Harper</u> personally appeared, to me known to be the <u>authorized signer</u> 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

