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State of Oregon, County of Klamath Vol M05 Pg 37935 Linda Smith, County Clerk Fee \$ 2 00 # of Pgs

DEED OF RECONVEYANCE

Loan No. 999601397

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated August 27, 2003, executed and delivered by JOE M CHAVEZ, as grantor and recorded on September 02, 2003 in the Mortgage Records of KLAMATH County, Oregon, in book/ reel/volume No. M03 at page 64877 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 November 17th, 2004

Joan M. Trustee

STATE OF MICHIGAN, COUNTY OF OAKLAND) STATE OF MICHIGAN, COUNTY OF OAKLAND STATE OF MICHIGAN √Joan H⁄.) Anderson as

Substituted trustee

Marie Carter Notary Public State of Michigan, County of W Acting in Oakland County Commission Expires: 10/05/2005 County of Wayne County

	STATE OF OREGON County of KLAMATH I certify that the within instrument
Trustee Name and Address TO	was received for record on the day of, 20, at
After recording return to: Flagstar Bank, FSB 5151 Corporate Drive Troy, MI 48098-2639 Send all tax statements to:	book/reel/volume No on page and/or as fee/file/instrument/microfilm/reception No, Record of Mortgage of said County Witness my Mand and seal of County affixed.
	Name Title

MARIE CARTER Notary Public, Wayne County, MI Acting in Oakland Co., MI My Commission Expires 10/05/2005