

DEED OF RECONVEYANCE

Loan No. 500073197

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated May 07, 2004, executed and delivered by LYUDMILA I VOVCHENKO, as grantor and recorded on May 11, 2004 in the Mortgage Records of KLAMATH County, Oregon, in book/ reel/volume No. M04 at page 28765, and/or fee/file /instrument /microfilm /reception No. _____ (indicate which), conveying real property situated in the county described as follows:

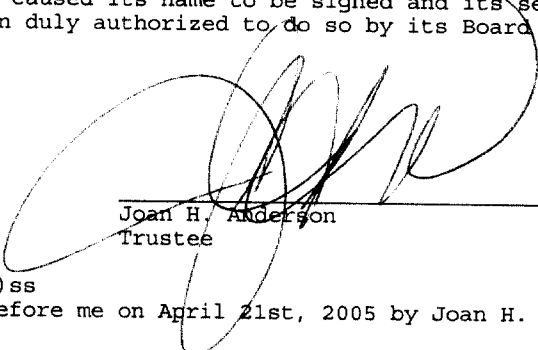
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having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the trust deed has been fully paid and performed, hereby does grant, bargain, sell, and convey, but without any covenant 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.

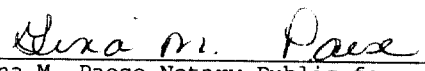
Dated April 21st, 2005


Joan H. Anderson
Trustee

STATE OF MICHIGAN, COUNTY OF OAKLAND)ss

This instrument was acknowledged before me on April 21st, 2005 by Joan H. Anderson as Substituted trustee

Gina M. Paese
NOTARY PUBLIC STATE OF MICHIGAN
MY COMMISSION EXPIRES FEB 19, 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:
LYUDMILA I VOVCHENKO
1841 HOPE ST
KLAMATH FALLS, OR 97603
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