<u>**After Recording, return to:**</u>
**Fidelity Service Corporation
c/o Mortgage Loan Servicing
111 N. Wall St.
Spokane, WA 99201
1/31/2005 Loan No. 117734171**

FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust dated **March 11, 1998**, in which **James M. Anderson and Stephanie L. Anderson, Husband and Wife** is Grantor and **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association** is Beneficiary, recorded on **March 16, 1998**, as **Vol. M98 Page 8439 Instrument No. 54752**, 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:

THE NORTHERLY 22.5 FEET OF LOT 1 AND THE SOUTHERLY 46 FEET OF LOT 2, CLOVERDALE, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Tax Parcel No. **R522900**

February 1, 2005
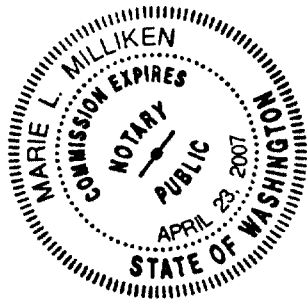
Fidelity Service Corporation, as Trustee

By:_____

Authorized Officer

STATE OF WASHINGTON)
) SS
County of Spokane   )

On February 1, 2005, before me, **Kathy Harper** personally appeared, to me known to be the **authorized signer** 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