

**After Recording, return to:**

**Fidelity Service Corporation  
c/o Mortgage Loan Servicing  
111 N. Wall St.  
Spokane, WA 99201  
8/3/2005 Loan No. 117748981**

**FULL RECONVEYANCE**

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust dated **February 16, 1999**, in which **Bessie P. Smith** is Grantor and **Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association** is Beneficiary, recorded on **February 22, 1999**, as **Vol. M99, Page 5967 Instrument No. 74952**, 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:

**LOTS 2 AND 11, BLOCK 21, CHELSEA ADDITION TO THE CITY OF KLAMATH FALLS,  
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE  
COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

Tax Parcel No.

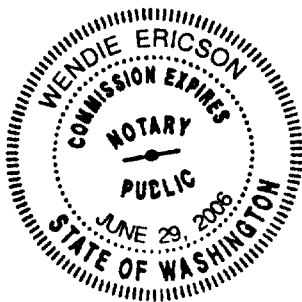
August 16, 2005

Fidelity Service Corporation, as Trustee

By:   
Authorized Officer

STATE OF WASHINGTON )  
 ) SS  
County of Spokane )

Given under my hand and official seal the date and year last above written.



Wendee Carlson  
Notary Public in and for the State of  
Washington, residing at Spokane.  
My commission expires: June 29, 2006