

After Recording, return to:**Fidelity Service Corporation****c/o Sterling Savings Bank****Mortgage Loan Servicing****111 N. Wall St.****Spokane, WA 99201****9/12/2005 Loan No. 117718034****FULL RECONVEYANCE**

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust dated October 2, 2000, in which Peggy J. Ridley and Joseph J. Ridley, Husband and Wife is Grantor and Sterling Savings Bank, Successor by merger of Klamath First Federal Savings and Loan Association is Beneficiary, recorded on October 3, 2000, as Vol. M00, Page 36270, 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 FOLLOWING PROPERTY BEING SITUATE IN THE NW 1/4 OF SECTION 12, TOWNSHIP 39 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE CENTER OF SECTION 12, TOWNSHIP 39 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 690 FEET; THENCE NORTH 89 DEGREES 49' WEST A DISTANCE OF 1650 FEET TO THE SOUTHEAST CORNER OF THE TRACT HEREIN CONVEYED, THENCE NORTH 600 FEET; THENCE NORTH 89 DEGREES 49' WEST 363 FEET; THENCE SOUTH 89 DEGREES 49' EAST FOR A DISTANCE OF 363 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A 20 FOOT EASEMENT BEGINNING AT THE SOUTHEAST CORNER OF THE ABOVE DESCRIBED PROPERTY, RUNNING THENCE 20 FEET WEST; THENCE DUE SOUTH TO THE COUNTY ROAD KNOWN AS LONG LAKE ROAD AND SOMETIMES KNOWN AS ROUND LAKE ROAD; THENCE ALONG THE NORTHERLY BOUNDARY OF SAID COUNTY ROAD 20 FEET; THENCE NORTH TO THE SOUTHEAST CORNER OF THE ABOVE DESCRIBED PROPERTY. AS DISCLOSED BY EASEMENT DEED RECORDED JULY 23, 1946 IN VOLUME 192, PAGE 445, DEED RECORDS OF KLAMATH COUNTY, OREGON.

Tax Parcel No. R494655**September 13, 2005**

Fidelity Service Corporation, as Trustee

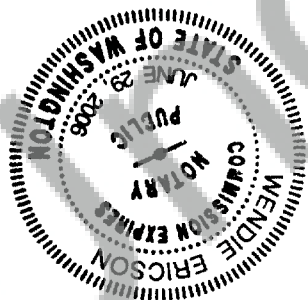
By: *Marie L. Milliken*
Authorized Officer

Loan No. 117718034

STATE OF WASHINGTON)
) SS
County of Spokane)

On September 13, 2005, before me, Marie Milliken 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.



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