M05-69351

Klamath County, Oregon 11/18/2005 09:09:31 AM Pages 1 Fee: \$21.00

DEED OF RECONVEYANCE

Loan No. 999662026

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated October 15, 2003, executed and delivered by RICHARD A GELHARDT and LINDA E GELHARDT, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, as grantor and recorded on October 21, 2003 in the Mortgage Records of KLAMATH County, Oregon, in book/ reel/volume No. M03 at page 78157, and/or fee/file /instrument /microfilm /reception No. (indicate which), conveying real property situated in the county described as follows: 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 July 12th, 2005 Joan Trustee ! STATE OF MICHIGAN, COUNTY OF OAKLAND) 58 This instrument was acknowledged before me on July 12th, 2005 by Joan H. Anderson as Substituted trustee (Nancy J. Meade Notary Public for State of Michigan, County of Oakland Acting in Oakland County Commission Expires: 04/03/2006 STATE OF OREGON County of KLAMATH I certify that the within instrument was received for record on the ____ day of ____, 20___, at Trustee Name and Address of ______o'clock _M, and recorded in book/reel/volume No._____ on page and/or as fee/file/instrument/microfilm/reception

After recording return to: RICHARD A GELHARDT, LINDA E GELHARDT No. _____, Record of Mortgage of said County. 3907 CHRISTINE LN KLAMATH FALLS, OR 97603 Witness my hand and seal of County Send all tax statements to: affixed. Title