

After recording return to: Mortgage Service Center Post Office Box 5451 Mt. Laurel, NJ 08054

File No.: () 15 (15, 412) Date: November 28, 2005

M05-70390

Klamath County, Oregon 12/05/2005 10:47:15 AM Pages 2 Fee: \$26.00

DEED OF RECONVEYANCE

First American Title Insurance Company of Oregon, an assumed business name of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Deed dated September 3, 2004, executed and delivered by Ronald R. Bowers and Danice K. Bowers as Grantor, and Cendant Mortgage Corporation as Beneficiary, and recorded September 21, 2004, as Fee No. M04 page 63089 in the Mortgage Records of Klamath County, Oregon , conveying real property situated in said county described as follows:

Lot 13 in BLock 12 of Tract No. 1064, First Addition to Gate Wood, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Having received from the beneficiary under said Trust Deed a written request to reconvey, reciting that the obligation secured by said 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 said described premises by virtue of said Trust Deed.

Dated this day of November, 20 5

Title Insurance Company of Oregon, dba

First American Title Insurance Company of Oregon

Page 1 of 3

File No.: 7021-Stacy (SAC)

Date: October 07, 2005

STATE OF OREGON

))ss.

County of

Klamath

This instrument was acknowledged before me on this 26 day of 20 day of 20 by Stacy Collins as Vice President of Title Insurance Company of Oregon, a corporation, on behalf of the

corporation.

OFFICIAL SEAL

JILL M. O'NEIL

NOTARY PUBLIC-OREGON

COMMISSION NO. 372072

MY COMMISSION EXPIRES OCTOBER 10, 2007

Jill M. O'Neil

Nøtary Public for Oregon

My commission expires: