

Prepared By and Return To:
Debbie Mueller
First Madison Services Inc.
4111 S. Darlington Suite 300
Tulsa, OK 74135

FHA Case No.: 431-4073065

DEED OF RECONVEYANCE

WHEREAS, Fidelity National Title Insurance Company, whose address is 2520 N. Redhill Ave., suite 120, Santa Ana, CA 92705, Substituted Trustee of record under a certain Deed of Trust dated 4/26/2004, recorded 4/30/2004, Document/Instrument No. NA or in Book M04, Page 26685, in the records of KLAMATH County, Oregon, between JEWELL MCDONALD, Trustor(s), whose address is 33557 WITAM BLUFF DRIVE, CHILOQUIN, OR 97624, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 33557 WITAM BLUFF DRIVE, CHILOQUIN, OR 97624, PIN

Legal Description: NA

AND WHEREAS, on 3/31/2005, receipt of \$148,500.00 is hereby acknowledged and the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Fidelity National Title Insurance Company, as Substituted Trustee, DOES HEREBY GRANT AND RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Oregon, describing the land therein as more fully described in said Deed of Trust.

Fidelity National Title Insurance Company
As Substituted Trustee

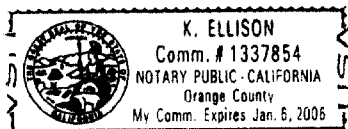
By: [Signature]
Print name: Christina Ling
Title: Assistant Vice President

STATE OF California }
COUNTY OF Orange }

ss.

On this 7th day of June, 2005, before me, a notary public of said state, duly commissioned and sworn appeared Christina Ling personally known to me to be the person above-subscribed and if subscribed in a representative capacity, then for the principal named and in the capacity and acknowledged that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.



[Signature]
Print name: K. ELLISON
Notary Public
My Commission Expires: 1-6-06