M05-71881

Klamath County, Oregon 12/28/2005 08:44:55 AM Pages 1 Fee: \$21.00

DEED OF RECONVEYANCE

Loan No. 998910115

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed. Dated September 23, 2002, executed and delivered by GARY T CHEYNE and DENISE L CHEYNE, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY, as grantor and recorded on September 27, 2002 in the Mortgage Records of KLAMATH County, Oregon, in book/reel/volume No. M02 at page 55177/ and/or fee/file /instrument /microfilm /reception No. follows: follows:

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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 October 11th, 2005 Joan H. Trústee STATE OF MICHIGAN, COUNTY OF OAKLAND) ss This instrument was acknowledged before me on October 11th, 2005 by Joan H. Anderson as Substituted trustee AMARIE .

Nelda J. Amador Notary Public for State of Michigan, County of Oakland County Acting in Oakland County Commission Expires: 12/29/2005

Trustee Name and Address TO After recording return to: GARY T CHEYNE, DENISE L CHEYNE 5110 CROSS RD KLAMATH FALLS, OR 97603 Send all tax statements to:

STATE OF OREGON County of KLAMATH I certify that the within instrument was received for record on the _____ day of _____, 20____, at _____ o'clock __M, and recorded in book/reel/volume No._____ on page ___ and/or as
fee/file/instrument/microfilm/reception No. _____, Record of Mortgage of said County. Witness my hand and seal of County affixed. Title Name