2007-003652 Klamath County, Oregon

Recording Requested By: HSBC CONSUMER LENDING

03/05/2007 10:50:25 AM

Fee: \$21.00

When Recorded Return To: Regional Trustee Services Corporation 616 First Avenue, Suite 500 Seattle, WA. 98104-2258

Attention: Reconveyance Department

DEED OF RECONVEYANCE

540932

HSBC CONSUMER LENDING #:0014412886 "HANOVER" Klamath, Oregon WHEREAS REGIONAL TRUSTEE SERVICES whose address is 616 FIRST AVENUE

SUITE 500

SEATTLE, WA 98104 is the present Trustee of record under the following described Deed of Trust:

Trustor: HEIDI C HANOVER Beneficiary: Beneficial Oregon Inc.

Original Beneficiary: BENEFICIAL OREGON INC. Original Trustee: REGIONAL TRUSTEE SERVICES

Dated: 06/07/2006

Recorded: 06/12/2006 as Instrument No.: M06-11873, in Book/Reel/Liber: N/A, Page/Folio: N/A,

In the County of Klamath , State of Oregon

Property Address: 4821 LORRAYNE PL, KLAMATH FALLS, OR 97603

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,

DOES HEREBY 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, describing the land therein as more fully described in said Deed of Trust.

By REGIONAL TRUSTEE SERVICES as Trustee On February 13th, 2007

JULIE BLUE , ASSISTANT SECRETARY

STATE OF Washington **COUNTY OF King**

On February 13th, 2007, before me, J.T. WEIRAUCH, a Notary Public in and for King in the State of Washington, personally appeared JULIE BLUE, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

J.T. WEIRAUCH

Notary Expires: 01/09/2010

J. T. WEIRAUCH STATE OF WASHINGTON

NOTARY - . - PUBLIC

MY COMMISSION EXPIRES 01-09-10

(This area for notarial seal)