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AFTER RECORDING MAIL TO: CHARTER ONE BANK, N.A. ONE CITIZENS DRIVE (RJW215) RIVERSIDE, RI 02915 CONSUMER FINANCE OPERATIONS 2011-010411 Klamath County, Oregon

09/15/2011 02:48:42 PM

Fee: \$37.00

Filed for Record at Request of: First American Title

Space above this line for Recorders use only

File: PDXREC1109 No: 0011 (AJ)

Loan no: **451717948**

Date: September 9, 2011

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust, dated May 28, 2008, in which Christopher C. Boivin and Amy E. Boivin, husband and wife, is grantor and Charter One a division of RBS Citizens, N.A., is beneficiary, recorded on June 16, 2008, as Instrument No. 2008-008648, records of Klamath County, Oregon, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust, situated in Klamath County, Oregon, as follows:

"As Fully Set Forth on Said Deed of Trust as Described Above"

Dated: September 9, 2011

First American Title Insurance Company of Oregon

First American Title Ins. Co. has recorded this instrument by request as an accommodation only. and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property at may be described therein.

STATE OF

OREGON

-SS

COUNTY OF

MULTNOMAH

I certify that I know or have satisfactory evidence that APRIL CUIE, is the person who appeared before me, and said person acknowledged she signed this instrument, on oath stated that she is authorized to execute the instrument and acknowledged it as the POST CLOSING COORDINATOR of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: September 9, 2011

OFFICIAL SEAL GAILA MAY DOBBERTHIEN NOTARY PUBLIC - OREGON COMMISSION NO. 443171 MY COMMISSION EXPIRES NOV. 28, 2013 Gáila May Dobberthién -- No. 443171

Notary Public in and for the State of OREGON

Residing at: MULTNOMAH COUNTY My appointment expires: 11-28-2013