

The undersigned trustee or successor trustee under that certain trust deed dated October 24, 1974, executed and delivered by MICHAEL K. SMITH, A SINGLE MAN as grantor and recorded on October 24, 19 74, in book M-74 at page 13909 of the Mortgage Records of Klamath County, Oregon, conveying real property situated in said county described as follows:

Lot 2 in Block 7 in FIRST ADDITION TO CYPRESS VILLA, Klamath County, Oregon.

having received from the beneficiary or beneficiaries under said trust deed a written request to reconvey said premises, reciting that the obligation secured by said trust deed has been fully paid and performed, 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 said premises.

IN WITNESS WHEREOF, the undersigned trustee has caused its corporate name be signed hereunder by its officers duly authorized thereunto by order of its Board of Directors.

DATED: November 17, 1978.

TRANSAMERICA TITLE INSURANCE COMPANY

By Mike Riddle
Assistant
Secretary

Trustee

STATE OF OREGON, County of Klamath ss.

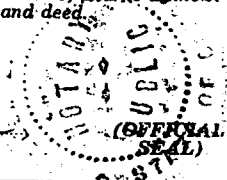
November 17, 19 78

Personally appeared Mike Riddle

who, being duly sworn, did say that he is the Assistant Secretary of Transamerica Title Insurance Co., a corporation, and that said instrument was signed on behalf of said corporation by authority of its board of directors; and he acknowledged said instrument to be its voluntary act and deed.

Before me:

Eileen J. Klaine
Notary Public for Oregon
My commission expires: 6-15-80



**TRUSTEE'S DEED OF
RECONVEYANCE**

TRANSAMERICA TITLE
INSURANCE COMPANY
TO
SMITH

AFTER RECORDING RETURN TO
Klamath First Federal
540 Main Street
Klamath Falls, Oregon 97601
Attn: James D. Bocchi

STATE OF OREGON,

County of Klamath ss.

I certify that the within instrument was received for record on the 17 day of November, 19 78, at 3:52 o'clock P.M., and recorded in book M78 on page 26113 Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Wm. D. Milne

County Clerk

Title.

By Michael J. Smith Deputy