

DEED OF RECONVEYANCE

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The undersigned trustee or successor trustee under that certain trust deed dated December 13, 1977,
 executed and delivered by JUDY LEE HUGG & JAN KAY McDOUGAL as grantor and recorded on
January 6, 1978, in book M78 at page 279 of the Mortgage Records of
KLAMATH County, Oregon, conveying real property situated in said county described as follows:

The North 415 feet of the West 1050 feet of Lot 14 in Block 17 of Klamath
 Falls Forest Estates, Sycan Unit, 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: February 9, 1982

TRANSAMERICA TITLE INSURANCE COMPANY

Andrew A. Patterson

By Andrew A. Patterson
 Assistant
 Secretary

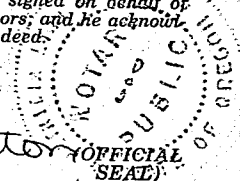
Trustee

STATE OF OREGON, County of KLAMATH ss.February 9, 1982Personally appeared Andrew A. Patterson

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 acknowl-
 edged said instrument to be its voluntary act and deed.

Before me:

Patricia Lynn Moulton
 Notary Public for Oregon
 My commission expires: 12-27-85

TRUSTEE'S DEED OF
RECONVEYANCE

TRANSAMERICA TITLE
 INSURANCE COMPANY
 TO

AFTER RECORDING RETURN TO

Klamath First Federal
 540 Main Street
 Klamath Falls, OR 97601

STATE OF OREGON,

County of Klamath ss.

I certify that the within instru-
 ment was received for record on the
9 day of Feb., 1982,
 at 3:38 o'clock P.M., and recorded
 in book M 82 on page 1665
 Record of Mortgages of said County.

Witness my hand and seal of
 County affixed.

Evelyn Biehn County Clerk

By Evelyn Biehn Title.
 Deputy
 Fee \$4.00