

DEED OF RECONVEYANCE

The undersigned Trustee under Deed of Trust dated
June 15, 1971, executed by Dennis Mark Hayden and
Jacquiline Lois Hayden, husband and wife as Grantor(s),
 Recorded in the County of Klamath State of Oregon
 on the date of June 16, 1971
 in book or Auditors File No. M-71 Record of Mortgages
 on page or Index No. 6217
 Fee or Micro File No. 53331
 Reception No. _____ Reel No. _____

having received from the Beneficiary thereon written request to reconvey the real property described in said Deed of Trust reciting that the obligation secured by said Deed of Trust has been fully paid and performed, does grant, bargain, sell, and convey, but without covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in said real property by virtue of said Deed of Trust.

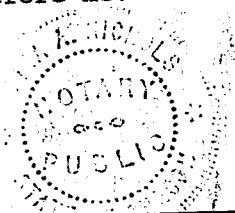
Executed October 11, 1991

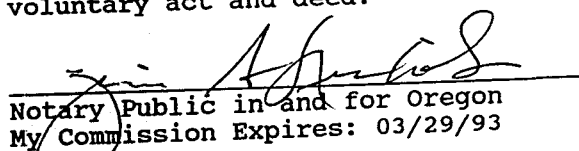

 Trustee

STATE OF OREGON)
) ss.
 COUNTY OF MULTNOMAH)

Personally appeared the above-named Harry M. Hanna and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:




 Notary Public in and for Oregon
 My Commission Expires: 03/29/93

After recording return to:

Loan No. 0100442553

KLAMATH FIRST FEDERAL S&LA
 2943 SOUTH SIXTH STREET
 KLAMATH FALLS, OREGON 97603

Property Address:

1812 Crest Street
 Klamath Falls, OR 97603

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 28th day
 of Oct. A.D., 19 91 at 10:51 o'clock AM., and duly recorded in Vol. M91
 of Mortgages on Page 22411

FEE \$8.00

Evelyn Biehn • County Clerk

By Pauline Muehlendore

91 OCT 20 AM 10 51

EXHIBIT "A" TO TRUST DEED

THIS TRUST DEED IS AN ALL-INCLUSIVE TRUST DEED AND IS SECOND AND SUBORDINATE TO A TRUST DEED RECORDED IN BOOK M-77 AT PAGE 13049 IN FAVOR OF KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, AS BENEFICIARY/MORTGAGEE, WHICH SECURES THE PAYMENT OF A NOTE THEREIN MENTIONED. CARLYLE HUTCHINSON AND SARAH G. HUTCHINSON, HUSBAND AND WIFE, THE BENEFICIARY(IES) HEREIN, AGREE TO PAY, WHEN DUE, ALL PAYMENTS DUE UPON THE SAID NOTE IN FAVOR OF KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION AND WILL SAVE GRANTOR(S) HEREIN, SYLVESTER HALL, III AND JENNIE R. FRAZIER, HARMLESS THEREFROM. SHOULD THE SAID BENEFICIARY(IES) HEREIN DEFAULT IN MAKING THE PAYMENTS DUE UPON SAID PRIOR NOTE AND TRUST DEED, GRANTOR(S) HEREIN MAY MAKE SAID DELINQUENT PAYMENTS AND ANY SUMS SO PAID BY GRANTOR(S) HEREIN SHALL THEN BE CREDITED UPON THE SUMS NEXT TO BECOME DUE UPON THE NOTE WHICH IS SECURED BY THIS ALL-INCLUSIVE TRUST DEED.

C. H. S. H. (INITIALS OF BENEFICIARY(IES))
J. H. (INITIALS OF GRANTOR(S))

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 28th day
 of Oct. A.D. 19 91 at 10:51 o'clock A.M., and duly recorded in Vol. M91,
 of Mortgages on Page 22408.

Evelyn Biehn - County Clerk

By Debra M. Mendenhall

FEE \$18.00

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said described real property and has a valid, unencumbered title thereto

and that he will warrant and forever defend the same against all persons whomsoever.

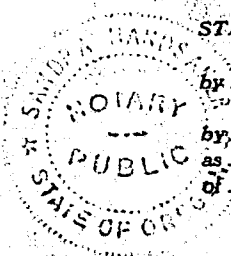
The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:
(a)* primarily for grantor's personal, family or household purposes (see Important Notice below),
(b) for an organization, or (even if grantor is a natural person) are for business or commercial purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

Sylvester Hall III
Sylvester Hall III
Jennie R. Frazier
Jennie R. Frazier



STATE OF OREGON, County of Klamath) ss.
This instrument was acknowledged before me on 10/25, 1991,
by Sylvester Hall, III and Jennie R. Frazier
This instrument was acknowledged before me on _____, 19____,

Sandra Henderson
Sandra Henderson
Notary Public for Oregon
My commission expires 10/23/93

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: _____, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidences of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Mail reconveyance and documents to _____

DATED: _____, 19____

Beneficiary

Do not lose or destroy this Trust Deed OR THE NOTE which it secures. Both must be delivered to the trustee for cancellation before reconveyance will be made.

TRUST DEED

(FORM No. 681)

STEVENS-NESS LAW/PUB. CO., PORTLAND, ORE., 97208

FOR JOINT RIGHT OF REFERENCE

SPACE RESERVED FOR

RECORDER'S USE

GRANTOR

BENEFICIARY

AFTER RECORDING RETURN TO

Aspen Title & Escrow, Inc.

525 Main Street

Klamath Falls, OR 97601

STATE OF OREGON,) ss.
County of _____

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____ Record of Mortgages of said County. Witness my hand and seal of County affixed.

NAME _____ TITLE _____
By _____ Deputy