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DEED OF RECONVEYANCE

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FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business name of Title Insurance Company of Oregon, hereinafter Trustee, under that certain trust deed dated March 1, 19 91, executed and delivered by EMMETT E. CULPEPPER AND SHIRLEY J. CULPEPPER, husband and wife _____ as grantor and recorded on March 11, 19 91, in the Mortgage Records of Klamath County, Oregon, in book M91 at page 4287, or as file/reel number _____, conveying real property situated in said county described as follows:

Lot 6 in Block 1, of FIRST ADDITION TO WINEMA GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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

DATED: July 28, 19 92 TITLE INSURANCE COMPANY OF OREGON

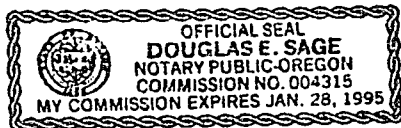
By Carolyn Abbott

STATE OF OREGON, County of Multnomah ss.

The foregoing instrument was acknowledged before me this 28th day of July, 19 92, by Carolyn Abbott, Assistant Vice President of Title Insurance Company of Oregon, a corporation, on behalf of the corporation.

Douglas E. Sage

Notary Public for Oregon
My commission expires:



STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Klamath County Title Co.
on this 3rd day of Aug. A.D. 19 92
at 1:26 o'clock P.M. and duly recorded
in Vol. M92 of Mortgages Page 17194.
Evelyn Biehn County Clerk
By Douglas E. Sage Deputy.

Fee, \$10.00

After recording return to:

Shirley J. Culpepper

1735 Chinchilla Way

Klamath Falls, OR 97603

Att:

Reference No. _____