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AFTER RECORDING RETURN TO:
LOGS National Recording Services
4201 Lake Cook Road
Northbrook, IL 60062

Vol. m92 Page 23999

PFB Loan No.: 107150-BLISS, MICHAEL D.
Payoff Date: May 5, 1992

FULL RECONVEYANCE

DEED OF TRUST REFERENCE:

Dated: December 8, 1978
Recorded: December 11, 1978
Instrument No.: N/A
Book No.: M-78 / Page No.: 27756
Trustor: MICHAEL D. BLISS AND DIANE M. BLISS, HUSBAND AND WIFE
Trustee: D.L. HOOTS
Beneficiary: SECURITY SAVINGS AND LOAN ASSOCIATION
State: OREGON / County: KLAMATH
Legal Description:

LOT 11, BLOCK 15, TRACT NO. 1064, FIRST ADDITION TO GATEWOOD, IN THE COUNTY OF
KLAMATH, STATE OF OREGON

KELLY D. SUTHERLAND of SHAPIRO & KREISMAN, as successor trustee, pursuant to the request of said owner and holder in accordance with the provisions of said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the estate, title and interest now held by it under said deed of trust.

Dated 10/2/92

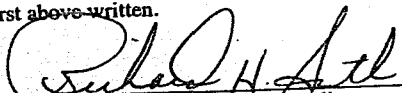
KELLY D. SUTHERLAND of SHAPIRO & KREISMAN as
TRUSTEE for PACIFIC FIRST BANK, A FEDERAL
SAVINGS BANK, formerly known as PACIFIC FIRST
FEDERAL SAVINGS BANK

BY: 
Kelly D. Sutherland, Attorney at Law

STATE OF OREGON
COUNTY OF MULTNOMAH, ss.

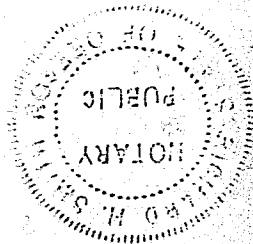
On 10/2/92 before me, the undersigned, a Notary Public in and for the State of
Oregon, duly commissioned and sworn, personally appeared Kelly D. Sutherland of Shapiro & Kreisman.

Witness my hand and seal hereto affixed the day and year first above-written.


Richard H. Smith, Notary Public
My Commission Expires: 12/6/93

Send Tax Statements To:
BLISS, MICHAEL D.
1142 MAPLE STREET
KLAMATH FALLS, OR 97601

OREGON (6/92) Substitution & Reconveyance
Pacific First Bank(FHL)/Prepped By: BS



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 14th day
of Oct. A.D., 19 92 at 10:39 o'clock A M., and duly recorded in Vol. M92
of _____ Mortgages on Page 23999

Evelyn Biehn, County Clerk

By Pauline Mullendore

FEE \$10.00