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52520

DEED OF RECONVEYANCE

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KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed dated SEPTEMBER 6, 19 91, executed and delivered by RONALD E PHAIR as grantor and recorded on NOVEMBER 5, 19 91, in the Mortgage Records of KLAMATH County, Oregon, in book/reel/volume No. M91 at page 23149, or as document/fee/file/instrument/microfilm No. 36960 (indicate which), conveying real property situated in said county described as follows:

LOT 14 IN BLOCK 17, TRACT 1176, BEING A RE-SUBDIVISION OF BLOCK 17 OF BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

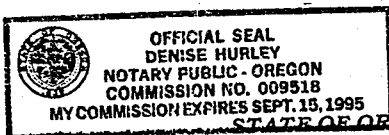
(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

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.

In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED: OCTOBER 16, 19 92



William P Brandsness
WILLIAM P BRANDSNESS

Trustee
This instrument was acknowledged before me on October 16, 19 92
by William P Brandsness
This instrument was acknowledged before me on _____, 19____,
by _____
as _____
of _____

Denise Hurley
Notary Public for Oregon
My commission expires 9/15/95

RONALD E PHAIR

GRANTOR'S NAME AND ADDRESS

SOUTH VALLEY STATE BANK

GRANTEE'S NAME AND ADDRESS

After recording return to:

SOUTH VALLEY STATE BANK
801 MAIN STREET
KLAMATH FALLS OR 97601

NAME, ADDRESS, ZIP

Until a change is requested all tax statements shall be sent to the following address.

NAME, ADDRESS, ZIP

STATE OF OREGON, } ss.
County of Klamath

I certify that the within instrument was received for record on the 20th day of Oct., 19 92, at 10:09 o'clock A.M., and recorded in book/reel/volume No. M92 on page 24479 or as fee/file/instrument/microfilm/reception No. 52520, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk
NAME TITLE

By Dorlene Mulholland Deputy

Fee \$10.00