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DEED OF RECONVEYANCE

Vol. 93 Page 657

56180 KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed dated April 15, 1988, executed and delivered by Douglas C. Zaitz as grantor and recorded on April 19, 1988, in the Mortgage Records of Klamath County, Oregon, in book/reel/volume No. M88 at page 6130, or as document/fee/file/instrument/microfilm No. (indicate which), conveying real property situated in said county described as follows:

LOT 3 IN BLOCK 17 OF TRACT 1112, EIGHTH ADDITION TO SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.  
BEING COMMONLY KNOWN AS 3949 LAMARADA.

(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 masculine gender includes the feminine and neuter and 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 corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

DATED: JANUARY 8, 1993

*James D. Bocchi*  
*Gerald V. Brown*

(If executed by a corporation, affix corporate seal)

Trustee

(If the trustee who signs above is a corporation, use the form of acknowledgment opposite.)

(ORS 93.490)

STATE OF OREGON,

STATE OF OREGON, County of Klamath ) ss.

County of

January 8, 1993

Personally appeared James D. Bocchi and Gerald V. Brown, who, being duly sworn, each for himself and not one for the other, did say that the former is the president and that the latter is the secretary of

Personally appeared the above named

and acknowledged the foregoing instrument to be voluntary act and deed.

Klamath First Federal, a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in the hall of said corporation by authority of its board of directors; and each of them acknowledged said instrument to be its voluntary act and deed.

Before me:

(OFFICIAL SEAL)

Notary Public for Oregon

My commission expires

Before me:

Notary Public for Oregon

My commission expires: 9-14-96

NOTARY PUBLIC - OREGON  
COMMISSION NO. 0014531L  
COMMISSION EXPIRES SEPT. 14, 1996

DOUGLAS C ZAITZ  
C/O KFF

GRANTOR'S NAME AND ADDRESS

US MORTGAGE CORP.  
C/O KFF

GRANTEE'S NAME AND ADDRESS

After recording return to:

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

NAME, ADDRESS, ZIP

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

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

NAME, ADDRESS, ZIP

STATE OF OREGON,

County of Klamath ) ss.

I certify that the within instrument was received for record on the 8th day of Jan., 1993 at 2:00 o'clock P. M., and recorded in book/reel/volume No. M93 on page 657 or as document, fee/file/instrument/microfilm No. 56180, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

By: [Signature] Deputy

Fee \$10.00