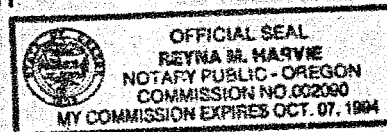


INDIVIDUAL ACKNOWLEDGMENT

STATE OF OREGON)
) SS
COUNTY OF KLAMATH)

On this day before me, the undersigned Notary Public, personally appeared TERRY D SIMONS, to me known to be the individual described in and who executed the Deed of Trust, and acknowledged that he or she signed the Deed of Trust as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of DECEMBER, 19 92.

By [Signature] Residing at 2805 S 6TH ST KLAMATH FALL, OR 97601
Notary Public In and for the State of OREGON My commission expires 10-07-94

REQUEST FOR FULL RECONVEYANCE

(To be used only when obligations have been paid in full)

To: Trustee

The undersigned is the legal owner and holder of all indebtedness secured by this Deed of Trust. All sums secured by this Deed of Trust have been fully paid and satisfied. You are hereby directed, upon payment to you of any sums owing to you under the terms of this Deed of Trust or pursuant to any applicable statute, to cancel the Credit Agreement secured by this Deed of Trust (which is delivered to you together with this Deed of Trust), and to reconvey, without warranty, to the parties designated by the terms of this Deed of Trust, the estate now held by you under this Deed of Trust. Please mail the reconveyance and Related Documents to:

Date: _____

Beneficiary: _____

By: _____

Its: _____

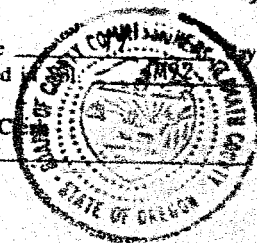
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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title the
of Dec A.D., 19 92 at 3:50 o'clock P M., and duly recorded
of Mtg on Page 30112

FEE 25.00

INDEXED

D 1 /By Evelyn Biehn County Clerk

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title co. the 15th day
of Jan. A.D., 19 93 at 11:36 o'clock A M., and duly recorded in Vol. M93
of Mortgages on Page 1176

FEE \$20.00

Evelyn Biehn County Clerk

By [Signature]