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DEED OF RECONVEYANCE

The undersigned Trustee under Deed of Trust dated
February 20, 1976, executed by Darrell David Chavarria and
Judith Carol Chavarria, husband and wife as Grantor(s),
 Recorded in the County of Klamath State of Oregon
 on the date of February 26, 1976
 in book or Auditors File No. 10641 Record of Mortgages
 on page or Index No. 2651
 Fee or Micro File No. M 76
 Reception No. _____ Reel No. _____

having received from the Beneficiary thereon written request to reconvey the real property described in said Deed of Trust reciting that the obligation secured by said Deed of Trust has been fully paid and performed, does grant, bargain, sell, and convey, but without covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in said real property by virtue of said Deed of Trust.

Executed December 21, 1992

[Signature]
 Trustee

STATE OF OREGON)
) ss.
 COUNTY OF MULTNOMAH)

Personally appeared the above-named Harry M. Hanna and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:

[Signature]
 Notary Public in and for Oregon
 My Commission Expires: 03/29/93

After recording return to:

Loan No.

Cheryl S. Chavarria
3114 Lawrence Ave.
Klamath Falls, OR.
97603

Property Address:

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co the 19th day
 of Feb. A.D. 19 93 at 3:25 o'clock P.M., and duly recorded in Vol. M93
 of Mortgages on Page 3598.

FEE \$10.00

Evelyn Biehn County Clerk

By [Signature]