

ATC
38886
DEED OF RECONVEYANCE

The undersigned Trustee under Deed of Trust dated
November 8, 1985, executed by Stephen L. Williams and
Margaret A. Williams as Grantor(s),
 Recorded in the County of Klamath State of Oregon
 on the date of November 19, 1985
 in book or Auditors File No. 55532 Record of Mortgages
 on page or Index No. 18743
 Fee or Micro File No. M85
 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.

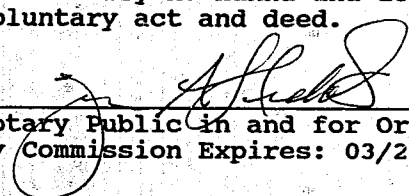
Executed March 1, 1993

STATE OF OREGON)
) ss.
 COUNTY OF MULTNOMAH)


 Trustee

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

Before me:


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

After recording return to:

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

Loan No. 0100443093

Property Address:

1600 Eldorado Ave.
 Klamath Falls, OR 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co the 24th day
 of March A.D., 19 93 at 3:23 o'clock P.M., and duly recorded in Vol. M93
 of Mortgages on Page 5992

FEE \$10.00

Evelyn Biehn County Clerk

By 