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DEED OF RECONVEYANCE

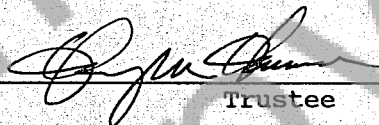
The undersigned Trustee under Deed of Trust dated

July 25, 1972, executed by Ronald E. Phair andLorrayne Phair, husband and wife as Grantor(s),Recorded in the County of Klamath State of Oregonon the date of July 27, 1972in book or Auditors File No. 66633 Record of Mortgageson page or Index No. 8241Fee or Micro File No. M 72

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.

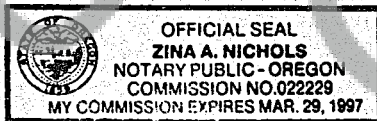
Executed March 31, 1993

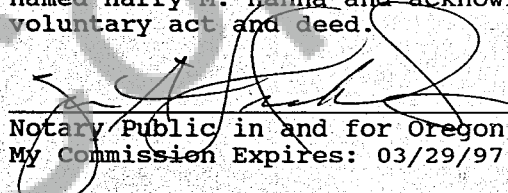

Trustee

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:




Notary Public in and for Oregon
My Commission Expires: 03/29/97

After recording return to:

Loan No. 409158

Ronald & Lorrayne Phair
P.O. Box 1684
Klamath Falls OR 97601

Property Address:

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Meridian Mortgage Corp. the 7th day
of June A.D., 19 93 at 11:21 o'clock A.M., and duly recorded in Vol. M93
of Mortgages on Page 13035.

FEE \$10.00

Evelyn Biehn - County Clerk

By Pauline Mulendore