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nee 1396-

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated December 3, 1992 AND recorded December 14, 1992 in Volume M92 at Page 29727, Microfilm Records of Klamath County, Oregon, and executed by DOUGLAS J. HANKINS AND RENITA HANKINS, HUSBAND AND WIFE, conveying real property situated in that county described as follows:

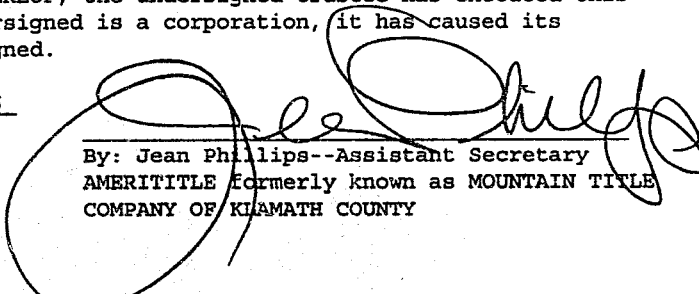
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 satisfied, 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 HEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

DATED July 29, 1996

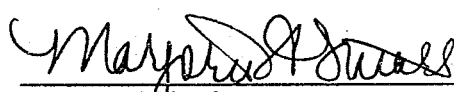

By: Jean Phillips--Assistant Secretary
AMERITITLE formerly known as MOUNTAIN TITLE
COMPANY OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

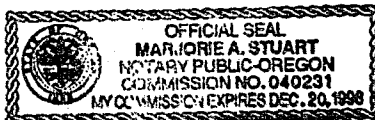
July 29, 1996 1996 .

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary, of AMERITITLE formerly Mountain Title Company of Klamath County, an assumed business name of Amerititle, Inc. Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed in behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:


Notary Public for Oregon
My Commission Expires: 12/20/98

After recording return to:
BENEFICIAL OREGON INC DBA
BENEFICIAL MORTGAGE CO
P.O. BOX 542
BEND, OREGON 97709



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 30th day
of July A.D., 19 96 at 3:45 o'clock P M., and duly recorded in Vol. M96,
of Mortgages on Page 23101.

FEE \$10.00

Bernetha G. Letsch County Clerk
By Kathleen Ross