

**MTC 39313-PS  
DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated September 21, 1993 and recorded September 23, 1993 in Volume M93 at Page 24560 Microfilm Records of Klamath County, Oregon executed by PAMELA M. PALMER AND KEVIN E. PALMER, AS Grantor

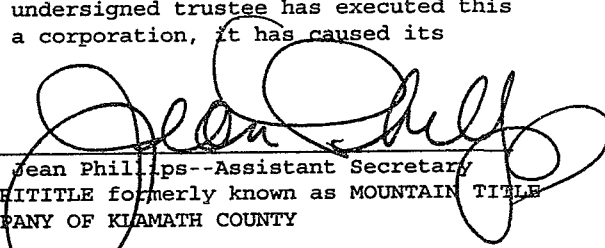
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 October 29, 1996

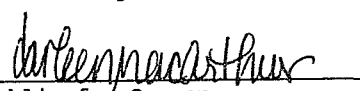
  
By: Jean Phillips--Assistant Secretary  
AMERITITLE formerly known as MOUNTAIN TITLE  
COMPANY OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

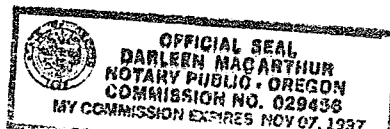
October 29, 1996 .

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: 11-7-97

After recording return to:  
Pamela M. Palmer  
P.O. Box 87  
Crater Lake, Oregon 97604



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 29th day  
of October A.D., 19 96 at 11:54 o'clock A.M., and duly recorded in Vol. M96,  
of Mortgages on Page 34065.

Bernetha G. Letsch County Clerk

FEE \$10.00

By Kathleen Ross