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DEED OF RECONVEYANCE

The undersigned Trustee under Deed of Trust dated

May 17, 1978, executed by Dorence J. Cote and
Sharon C. Cote, husband and wife as Grantor(s),

Recorded in the County of Klamath State of Oregon
 on the date of June 5, 1978

in book or Auditors File No. _____ Record of Mortgages
 on page or Index No. 11858

Fee or Micro File No. M78

Reception No. 49463 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.

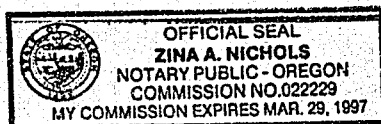
Executed October 3, 1996

STATE OF OREGON)
) ss.
 COUNTY OF MULTNOMAH)

[Signature]
 Trustee

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: 03/29/97

After recording return to:

Loan No. _____

Dorence J. Cote & Sharon C. Cote
 P.O. Box 601
 Manzanita, OR 97130

Property Address: 1152 Crescent
Klamath Falls, OR
97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 5th day
 of November A.D., 19 96 at 3:53 o'clock P. M., and duly recorded in Vol. M96,
 of Mortgages on Page 35039.

FEE \$10.00

Bernetha G. Letsch County Clerk
 By [Signature]