

MTC 39599
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated August 24, 1984 and recorded August 24, 1984 in Volume M84 at Page 14744 Microfilm Records of Klamath County, Oregon executed by Leroy D. Ross and Terry A. Ross, as Grantors

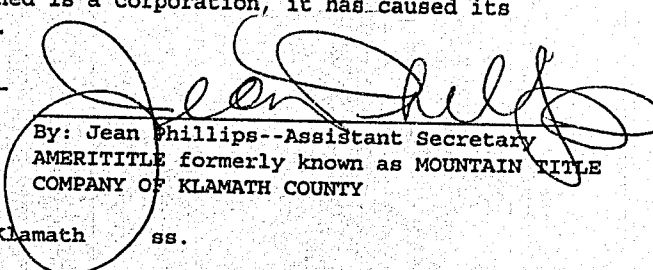
PLEASE SEE ABOVE REFERENCED TRUST DEED

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.

DATE November 8, 1996

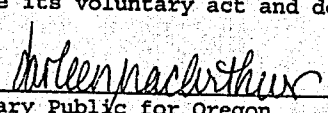

By: Jean Phillips--Assistant Secretary
AMERITITLE formerly known as MOUNTAIN TITLE
COMPANY OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

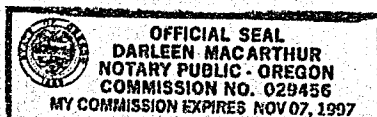
November 8, 1996

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:
Associates Financial
3926 So 6th Street
Klamath Falls, Oregon 97603



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 12th day
of November A.D., 19 96 at 11:37 o'clock A.M., and duly recorded in Vol. M96,
of Mortgages on Page 35501

FEE \$10.00

Bernetha G. Letsch, County Clerk

By Darleen MacArthur