

MTC 1396
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated March 17, 1989 and recorded April 19, 1989 in Volume M89 at Page 6648 Microfilm Records of Klamath County, Oregon, executed by Keith R. Schwarzer and Kathleen M. Hawkins as Grantors

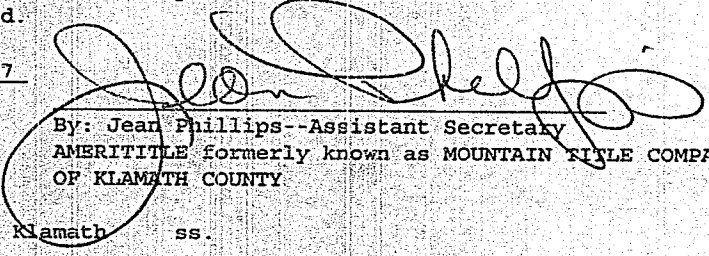
PLEASE SEE ABOVE REFERENCED TRUST DEED

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

DATE February 12, 1997

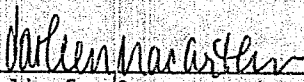

By: Jean Phillips--Assistant Secretary
AMERITITLE formerly known as MOUNTAIN TITLE COMPANY
OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

February 13, 1997

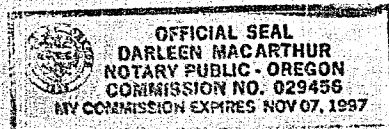
Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary, of AMERITITLE formerly MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, an assumed business name of Amerititle, Inc. Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed 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:
Raymond P. Swift
13082 Wrangler Lane
Victorville, California 92392



STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 13th day
of February A.D., 19 97 at 3:29 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 4548

FEE \$10.00

Bernetha G. Letsch, County Clerk
by Kathleen Ross