

37854

Vol. 177 Page 15208

After recording return to:
 Cummings, 24966 Empire Funding Corp.
 5000 Plaza on the Lake
 Austin, TX 78746
 Reference No. 24906

97 MAY 19 AID:49

K-50160

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee or successor trustee under that certain trust deed dated September 7, 1994, executed and delivered by Ronald C. Cummings and Cheryl L. Cummings, as Grantor, and recorded on Oct. 4, 1994, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. VolM94Pg.30904, as conveying real property situated in said county, described in said 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 performed, 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 singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED: May 17, 1997

Krista L. White
 KRISTA L. WHITE, TRUSTEE

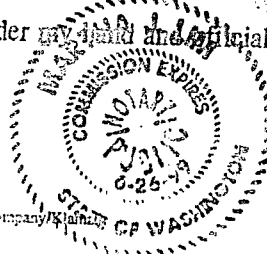
STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me KRISTA L. WHITE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of May, 1997.



Martha L. Lim
 MARTHA L. LIM
 Notary Public in and for the State of Washington,
 residing at *Martha L. Lim* My commission expires:
 6-25-99.

345/Klamath County Title Company/Klamath

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 19th day
 of May A.D. 19 97 at 10:49 o'clock A. M., and duly recorded in Vol. 177
 of Mortgages on Page 15208

FEE

\$10.00

Berneisha G. Letsch, County Clerk

by *Krista L. White*