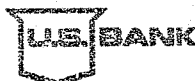


40446

FULL RECONVEYANCE

June 25, 1997



Consumer Loan Service Center
P.O. Box 279
Beaverton, OR 97005
503-646-7300 or 800-526-0277

'97 JUL -3 AIO:21

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The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

Record#: 16353 Record Date: 4/12/96
Amount: \$21,090.00 Doc Date: 3/22/96
County: KLAMATH Time:
State: Oregon Book# M96 Page#: 10305
Grantor: KIETH LEE HOUK AND MARCIA R HOUK

As:

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank, successor to United States National Bank of Oregon

Successor To: UNITED STATES NATIONAL BANK OF OREGON

Having received from the Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: June 25, 1997

STATE OF Oregon)

)ss

COUNTY OF Washington)

Greg Smit
Administrative Officer
U.S. Bank Trust Company, National Association

On this 25th day of June, 1997 before me, the undersigned, a Notary Public in and for the State Of Oregon duly commissioned and sworn, personally appeared Greg Smit to me known to be the Administrative Officer of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation for the uses and purposes there-in mentioned, and on oath states, authorized to execute the said instrument, and that the seal affixed is the corporate seal of said corporation.

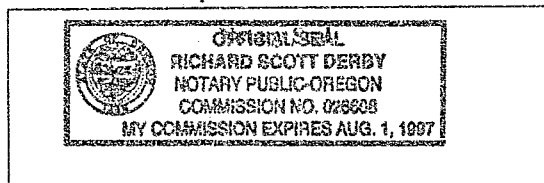
WITNESS my hand and official seal hereto affixed the day and year above written.

BY:

Richard Scott Derby
Commission Expires: 8/1/97

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:



After Recording Return to:

KIETH LEE HOUK
MARCIA R HOUK
4933 MEMORIE LN
KLAMATH FALLS OR 97603

0020001591377998

U.S. Bank
on this 3rd day of July A.D., 1997
at 10:21 o'clock A. M. and duly recorded
in Vol. M97 of Mortgages Page 20754

Bernetha G. Letsch, County Clerk

By
Fee, \$10.00 Deputy.

cb
10-