

WHEN RECORDED MAIL TO:

Patrick D. Kelly
Joan R. Kelly
1025 Applewood Street
Klamath Falls, OR 97603

SEA Loan No. DLH 60453630-03

Space above this line for Recorder's use only

FULL RECONVEYANCE

The undersigned, U.S. SMALL BUSINESS ADMINISTRATION, an Agency of the U.S. Government, duly created under and by virtue of an Act of Congress, as owner and holder of the Note dated November 12, 1993, in the amount of \$ 15,400.00, executed by Patrick D. Kelly and Joan R. Kelly

and secured by a Deed of Trust dated November 12, 1993, made by the SMALL BUSINESS ADMINISTRATION as Trustee, and the SMALL BUSINESS ADMINISTRATION, an Agency of the U.S. Government duly created under and by virtue of an Act of Congress, as Beneficiary, which Deed of Trust was recorded on December 3, 1993, in Book M93 at Page(s) 32128, as Instrument No. 72242, in the Official Records of Klamath County, State of Oregon, and having been so requested by the Beneficiary

thereunder, does hereby reconvey, acting as both Beneficiary and Trustee, but without warranty, to the persons legally entitled thereto, all his estate and interest in the real property described in said Deed of Trust (reference being hereby specifically made to said Deed of Trust and the record thereof for a particular description of said real property).

IN WITNESS WHEREOF, the owner and holder above named, and SMALL BUSINESS ADMINISTRATION as Trustee, has caused its name to be affixed hereto by an officer of the Agency thereunto duly authorized.

Date: March 15, 1995 U.S. SMALL BUSINESS ADMINISTRATION

By: Sara A. Schmitcke
Sara A. Schmitcke
Attorney/Advisor

State of California)
County of Sacramento)

On March 15, 1995 before me, a Notary Public in and for the State of California, personally appeared Sara A. Schmitcke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Dy Anne Sweet



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Patrick D. Kelly the 22nd day of August, A.D. 19 97 at 1:01 o'clock P.M., and duly recorded in Vol. M97 of Mortgages on Page 27574

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen Rasmussen