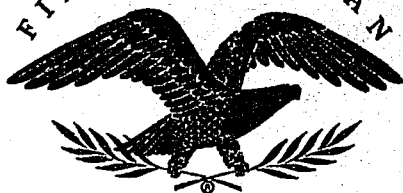


First American Title Insurance Company

49716

FIRST AMERICAN



97 DEC -8

P3:17

THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M17 Page 39812

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Klamath County Title

on this 8th day of December A.D., 1997
at 3:17 o'clock P. M. and duly recorded
in Vol. M97 of Mortgages Page 39812

Bernetha G. Letsch, County Clerk

By Kathleen Ross
Fee, \$10.00 Deputy.

After recording return to:

Jack H. & Karin W. Roberts
3804 Thicket Ct.
Klamath Falls, OR 97601

Reference Number: K. 49114
TDC Number: 51615

DEED OF RECONVEYANCE

KLAMATH COUNTY TITLE COMPANY, subsidiary of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business name of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Trust Deed dated April 10, 1996 executed and delivered by Jack H. Roberts and Karin W. Roberts, as grantors, recorded on April 16, 1996, in the Mortgage Records of Klamath County, Oregon in Volume M96 at page 10536, conveying real property situated in said county described as follows:

Lot 16, Block 8, Eldorado Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, TOGETHER with that portion of vacated Peach Street adjacent thereto.

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.

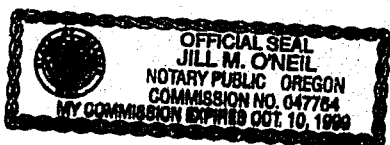
DATED: December 8, 1997

KLAMATH COUNTY TITLE COMPANY, a subsidiary of
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Trudie Durant PRESIDENT

STATE OF OREGON, County of Klamath)ss.

The foregoing instrument was acknowledged before me this 8th day of December, 1997, by Trudie Durant, President of KLAMATH COUNTY TITLE COMPANY, a subsidiary of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.



Jill M. O'Neil
Notary Public for Oregon
My commission expires: 10/10/99