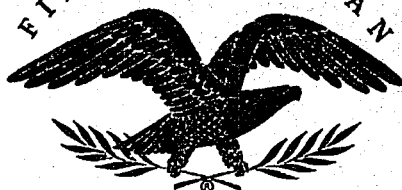


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FIRST AMERICAN



'97 DEC -8

P3:17

THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M97 Page 39813STATE 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 39813

Bernetha G. Letsch, County Clerk

By Kathleen Rose

Fee, \$10.00

Deputy.

After recording return to:

Douglas & Rhonda Williams
 P.O. Box 665
 Ashland, OR 97520

Reference Number: K-46932

TDC Number:

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 July 25, 1994 executed and delivered by Douglas F. Williams and Ronda T. Williams, as grantors, recorded on August 19, 1994, in the Mortgage Records of Klamath County, Oregon in Volume M94 at page 25847, conveying real property situated in said county described as follows:

Lot 25 in Block 1 of Mountain Lakes Homesites, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

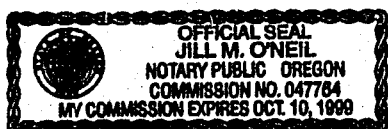
Having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or 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 OREGONBy 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.



Notary Public for Oregon

My commission expires: 10/10/99