

52511
 WILLIAM P. BRANDSNESS
 411 PINE STREET
 KLAMATH FALLS OR 97601
 Trustee's Name and Address
 To
 KERRY M. SMITH AND CYNTHIA E. SMITH
 120 SOUTH ROGERS
 KLAMATH FALLS OR 97601
 After recording, return to (Name, Address, Zip):
 SOUTH VALLEY BANK & TRUST
 P O BOX 5210
 KLAMATH FALLS OR 97601
 Until requested otherwise, send all tax statements to (Name, Address, Zip):

38 FEB -2 P3:45

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STATE OF OREGON,
 County of Klamath } ss.

I certify that the within instrument was received for record on the 2nd day of February, 1998, at 3:45 o'clock P. M., and recorded in book/reel/volume No. M98 on page 3242 and/or as fee/file/instrument/microfilm/reception No. 52511-Mortgage Records of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk
 NAME TITLE

Fee: \$10.00

MTG 4177-KA

By Kathleen Ross, Deputy

DEED OF RECONVEYANCE

KNOW ALL BY THESE PRESENTS that the undersigned trustee or successor trustee under that certain trust deed dated OCTOBER 30TH, 1987, executed and delivered by KERRY M. SMITH AND CYNTHIA E. SMITH, AS TENANTS BY THE ENTIRETY NOVEMBER 20, 1987, in the Records of KLAMATH County, Oregon in book/reel/volume No. M87 at page 21036, and/or as microfilm No. 81816 (indicate which), conveying real property situated in that county described as follows:

LOTS 3 AND 4, BLOCK 16, RIVERSIDE 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.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE)

having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the 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 the described premises by virtue of the trust deed.

In construing this instrument and whenever its context 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, if any, affixed by an officer or other person duly authorized to do so by its Board of Directors.

Dated FEBRUARY 2, 1998.

WILLIAM P. BRANDSNESS

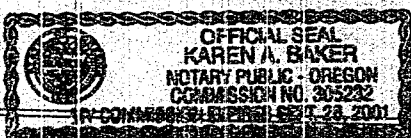
[Signature]

TRUSTEE

STATE OF OREGON, County of Klamath

This instrument was acknowledged before me on February 2, 1998, by WILLIAM P. BRANDSNESS

This instrument was acknowledged before me on _____, 19____, by _____, as _____ of _____



Notary Public for Oregon

My commission expires Sept 28, 2001