

AFTER RECORDING RETURN TO:

Washington Mutual Bank
Attn: Loan Servicing - SAS 0307
P.O. Box 91006
Seattle, WA 98111

T.D. #: 0-5150-L
LOAN #: 0004009205

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned trustee as successor trustee under that certain trust deed dated APRIL 6, 1977 executed and delivered by PAUL DENNIS RATZLAFF AND CAROLEE JO RATZLAFF, HUSBAND AND WIFE as grantor, and SECURITY SAVINGS AND LOAN ASSOCIATION as Beneficiary Recorded APRIL 8, 1977 in the Mortgage Records of KLAMATH County, Oregon, in book/reel/volume No. M 77 at page 5916 or as fee/file/instrument/microfilm/reception No. 27804 conveying real property situated in said county described as follows: AS DESCRIBED IN TRUST DEED REFERENCED ABOVE.

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.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

DATED: 01/30/98

DAVID A. KUBAT, OSEA #84265

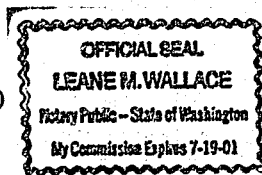
Trustee

STATE OF WASHINGTON }
 } ss.
COUNTY OF KING }

On this day, before me personally appeared DAVID A. KUBAT, to me known to be the individual(s) that executed the within and foregoing instrument, and acknowledged that HIS free and voluntary act and deed for the uses and purposes therein mentioned.

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

(Notary Seal)



Leane M. Wallace
LEANE M. WALLACE, Notary Public
In and for the State of Washington,
Residing at: SEATTLE
My commission expires: 07/19/2001

OR(REORI.dot)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Washington Mutual Bank the 17th day
of February A.D., 19 98 at 2:54 o'clock P. M., and duly recorded in Vol. M98,
of Mortgages on Page 4989.

FEE \$10.00

By Bernetha G. Letsch, County Clerk

98 FEB 17 P2:54

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