

**MT 1396-8882
DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated August 15, 1994 recorded August 18, 1994, in Volume M94 at page 25661, Microfilm Records of Klamath County, Oregon, executed by Charles C. Kappas

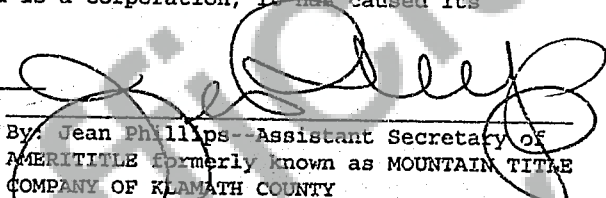
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 satisfied, 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 neuter and 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 corporate name to be signed.

DATE February 19, 1998



By: Jean Phillips Assistant Secretary of
AMERITITLE formerly known as MOUNTAIN TITLE
COMPANY OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

February 19, 1998

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary, of AMERITITLE, formerly Mountain Title Company of Klamath County, an assumed business name of Amerititle, Inc., Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.




Notary Public for Oregon
My Commission Expires: 8/18/2000

After recording return to:
Charles C. Kappas
6527 Valhalla Ave.
Klamath Falls, OR 97603

Attn: LaTonya Alexander (Loan #590055)

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

Amerititle
on this 19th day of February A.D., 1998
at 11:37 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 5292

Bernetha G. Letsch, County Clerk

By Charles C. Kappas
Fee, \$10.00 Deputy