

**MT 1396- 8883**  
**DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated November 12, 1993 recorded November 30, 1993, in Volume M93 at page 31662, Microfilm Records of Klamath County, Oregon, executed by Gregory Scott Hines & Cheryl Ann Hines

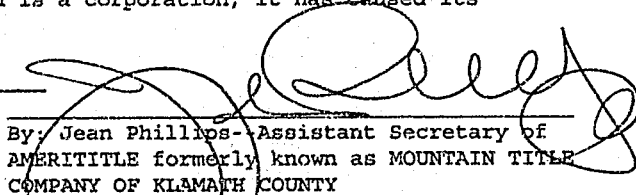
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 HEREOF, 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

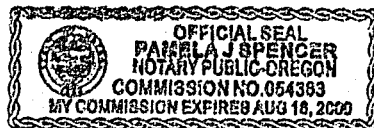
  
 By: Jean Phillips--Assistant Secretary of  
 AMERITITLE formerly known as MOUNTAIN TITLE  
 COMPANY OF KLAMATH COUNTY

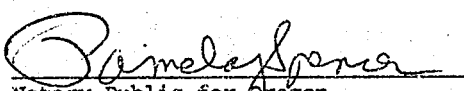
STATE OF OREGON, County of Klamath ss.

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.

BEFORE ME:



  
 Notary Public for Oregon

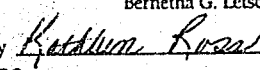
My Commission Expires: 8/16/2000

After recording return to:  
 Atlantic Mortgage & Investment Corporation  
 4348 Southpoint Blvd., Suite 101  
 Jacksonville, FL 32216

STATE OF OREGON,  
 County of Klamath ss.

Filed for record at request of:

Attn: LaTonya Alexander (Loan #590055)

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 5293  
 Bernetha G. Letsch, County Clerk  
 By   
 Fee, \$10.00 Deputy.