

**MT 43163 - MS  
DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated April 27, 1993, recorded May 3, 1993, in Volume M93 at page 9656, Microfilm Records of Klamath County, Oregon, executed by Ricky D. Chavez and Shari L. Chavez

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 26, 1998

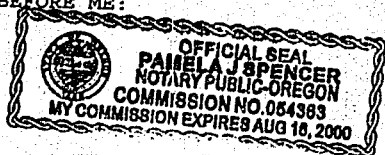
By: Jean Phillips -- Assistant Secretary of  
AMERITITLE formerly known as MOUNTAIN TITLE  
COMPANY OF KLAMATH COUNTY

STATE OF OREGON, County of Klamath ss.

February 26, 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:



Pamela J. Spencer  
Notary Public for Oregon

My Commission Expires: 8/16/2000

After recording return to:  
Highland Community Federal Credit Union  
3737 Shasta Way  
Klamath Falls, OR 97603

STATE OF OREGON,  
County of Klamath ss.

Filed for record at request of:

Amerititle

on this 26th day of February A.D., 1998  
at 3:34 o'clock P. M. and duly recorded  
in Vol. M98 of Mortgages Page 6333

Bernetha G. Letsch, County Clerk

Fee, \$10.00

By Kathleen Ross  
Deputy