



After recording return to:
Associates Financial Services
2047 Washburn Way
Klamath Falls, OR. 97601

Reference Number: K-47591
TDC Number:

THIS SPACE PROVIDED FOR RECORDER'S USE.

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

First American Title
on this 18th day of March A.D., 1998
at 1:02 o'clock P. M. and duly recorded
in Vol. M98 of Mortgages Page 8717
Bernetha G. Letsch, County Clerk
By Kathleen Rosa
Fee, \$10.00 Deputy.

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business of Title Insurance Company of Oregon formerly Klamath County Title Company, hereinafter Trustee, under that certain Trust Deed dated February 7, 1995, executed and delivered by Herbert George Richards and E. Susan Richards, as grantors, recorded on February 14, 1995, in the Mortgage Records of Klamath County, Oregon in Volume M95 at page 3280, conveying real property situated in said county described as follows:

Lot 5, Block 4, Tract No. 1078, Second Addition to Kelene Gardens, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

98 MAR 18 P 1:02

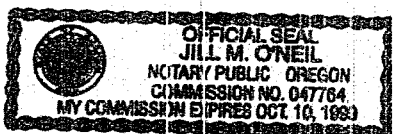
Having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said trust deed.

DATED: March 17, 1998

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Trudie Durant VICE PRESIDENT
STATE OF OREGON, County of Klamath)ss.

The foregoing instrument was acknowledged before me this 17th day of March, 1998, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.



Jill M. O'Neil
Notary Public for Oregon
My commission expires: 10/10/99