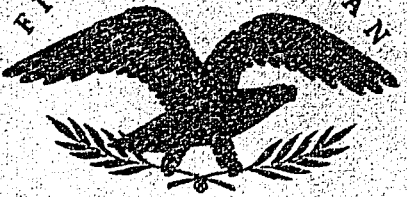


First American Title Insurance Company

55474

FIRST AMERICAN



After recording return to:

United Lending Group
3351 Michelson Suite 100
Irvine CA 92612

Reference Number: K-51860

TDC Number: Loan No. 12181997432

THIS SPACE PROVIDED FOR RECORDER'S USE

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STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

First American Title

on this 30th day of March A.D., 1998
at 3:00 o'clock P. M. and duly recorded
in Vol. M98 of Mortgages Page 10152

Bernetha G. Letsch, County Clerk

By Kathleen Rose

Fee, \$10.00

Deputy

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Trust Deed dated November 21, 1996, executed and delivered by Scott D. McKay and Julie M. McKay, husband and wife, as grantors, recorded on December 24, 1996, in the Mortgage Records of Klamath County, Oregon in Volume M96 at page 39913, conveying real property situated in said county described as follows:

Lot 5 in Subdivision Homedale Tracts 49 and 50, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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 30, 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 30th day of March, 1998, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.

Dawn A. Kahl

Notary Public for Oregon

My commission expires: 3/23/2001

