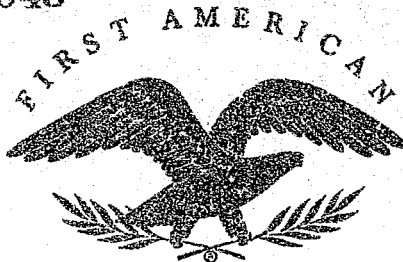


First American Title Insurance Company

56043



After recording return to:

Associates Financial Services
2047 Washburn Way
Klamath Falls, OR 97603

Reference Number: K-48242

TDC Number:

THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M98 Page 11514

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

First American Title

on this 9th day of April A.D. 1998
at 11:22 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 11514

Bernetha G. Letsch, County Clerk

By Kathleen Ryan

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 July 20, 1995, executed and delivered by Phillip Jackson, as grantor, recorded on July 26, 1995, in the Mortgage Records of Klamath County, Oregon in Volume M95 at page 19394, conveying real property situated in said county described as follows:

Lots 9, 10, 11 and 12 in Block 60, Grandview Addition to Bonanza, 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.

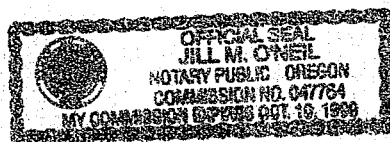
DATED: April 8, 1998

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 8th day of April, 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: