

DEED OF RECONVEYANCE

-INT 44596-KA

Pursuant to ORS 86.790 (3), the present beneficiary hereby appoints AMERITITLE as successor trustee of the following designated Trust Deed, said successor trustee having all the powers of the original Trustee, effective herewith:

Grantor: Estore M. Sgambelluri and Anna Sgambelluri
 Trustee: Klamath County Title and Escrow
 Beneficiary: Associates Financial services Company of Oregon, Inc.
 Recorded: April 10, 1995
 Book/Page: M95/8890
 Records of: Klamath County, Oregon

AND REQUEST FOR RECONVEYANCE

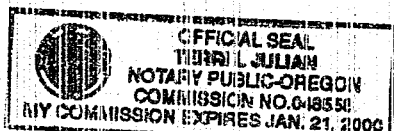
All sums secured by the above referenced Trust Deed have been fully paid and satisfied. AMERITITLE, upon delivery to it of the Trust Deed and related note marked "PAID", is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed, the estate now held by AMERITITLE under the Trust Deed. After recording, return this document to the undersigned beneficiary.

Dated: July 20, 1998

BY: James A. SowlesSTATE OF OregonCOUNTY OF Klamath

THIS CERTIFIES, that on this 25th day of August, 1998, before me, the undersigned, a Notary Public for said state, appeared the within named James A. Sowles to me known to be the identical person described in and who executed the within instrument and acknowledged to me that he/she/they executed the same freely and voluntarily for the purpose therein expressed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal the day and year last above written.



Julian
 Notary Public for the State of OR
 My Commission expires 1/21/2000

DEED OF FULL RECONVEYANCE

AMERITITLE, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain and convey, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by AMERITITLE in and to the property described in the above referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

DATED: 8/5/98

AMERITITLE

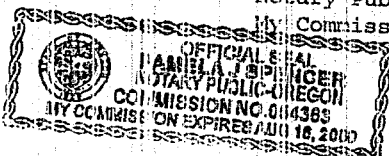
BY: [Signature]STATE OF OregonCOUNTY OF Klamath

THIS CERTIFIES, that on this 5th day of August, 1998, before me, the undersigned, a Notary Public for said state, appeared the within named Jean Phillips, Assistant Secretary of Amerititle to me known to be the identical person described in and who executed the within instrument and acknowledged to me that he/she/they executed the same freely and voluntarily for the purpose therein expressed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

After recording return to:
 The Associates
 2047 Washburn Way
 Klamath Falls, OR 97601

Barbara Spence
 Notary Public for the State of OR
 My Commission expires 8/16/2001



Q1235

AMERICAN

08100

25851

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of American the 6th day
of August A.D., 19 98 at 11:43 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 28350

FEE \$20.00

By Bernice G. Letch, County Clerk
Kathleen Ross

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