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'98 SEP 22 P3:05

Vol. m98 Page 34714Recording Requested By:  
Wilshire Credit Corporation

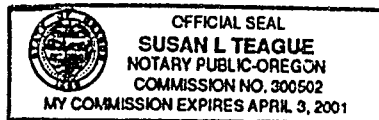
When Recorded Return To:

First American Title Ins Co  
P.O. Box 151  
Klamath Falls, OR 97601-K-52335  
DEED OF RECONVEYANCE

Wilshire Financial #:711887 "Aspell" Lender ID/ Escrow/Title:K52535D Klamath, Oregon

WHEREAS FIRST BANK OF BEVERLY HILLS, FSB whose address is 1776 SW MADISON ,  
PORTLAND, OR 97205 is the present Trustee of record under the following  
described Deed of Trust:Trustor: TERRY L. HOWARD AND JOHN W. WILLIAMS, AS TENANTS IN COMMON  
Beneficiary: FIRST BANK OF BEVERLY HILLS, FSB  
Original Beneficiary: PRUDENTIAL BANK, F.S.B.  
Original Trustee: STEWART TITLE OF OREGON, INC.  
Dated: 09/23/86  
Recorded on 09/25/86 as Instrument No. 66396 Book M86, Page 17405,  
In the County of KLAMATH, State of OREGONNote Modification or Extension Recorded 02/28/91 as Instrument No. 26424 in Book  
M91 Page 3703. RERECORDED 03/19/91 as Instrument/Document No. 27118 Book M91  
Page 4910Property Address: Intersection of the centerlines of Dahlia Street and Clover  
Street, Klamath Falls, OR,

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the  
beneficial interest under said Deed of Trust and the obligations secured thereby  
a written request to reconvey by reason of the obligations secured by said Deed  
of Trust,  
DOES HEREBY RECONVEY, without warranty, to the person or persons legally  
entitled thereto, the estate, title and interest now held by it under said Deed  
of Trust, describing the land therein as more fully described in said Deed of  
Trust.By FIRST BANK OF BEVERLY HILLS, FSB as  
Trustee  
On 9-15-98 (DATE)By: Diann M. Owen  
DIANN M. OWEN, ASST. VICE-PRESIDENTSTATE OF Oregon  
COUNTY OF MultnomahOn 9-15-98, before me, Susan L Teague, a Notary Public in and for the  
County of Multnomah County, State of Oregon, personally appeared Diann M. Owen,  
Asst. Vice-President, personally known to me (or proved to me on the basis of  
satisfactory evidence) to be the person(s) whose name is/are subscribed to the  
within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity, and that by his/her/their signature on the  
instrument the person(s), or the entity upon behalf of which the person(s)  
acted, executed the instrument.Susan L Teague  
Susan L Teague  
Notary Expires: 04/03/2001 #300502Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517  
SLT-19880915-0008 ORKLAMA KLAMATH OR DAT: 1651/711887 RVCORPOR

(This area for notarial seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 22nd day  
of September A.D., 1998 at 3:05 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 34714

FEE \$10.00

By Kathleen Rose Bernetha G. Letsch, County Clerk