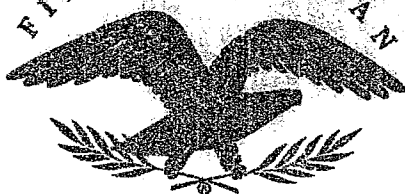


First American Title Insurance Company

67140

FIRST AMERICAN



After recording return to:

Gary A. Skellham
2038 California Ave
Klamath Falls, OR 97601

Reference Number: K-47521
CE5427

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 1st day of Oct A.D., 1998
at 9:35 o'clock A M. and duly recorded
in Vol. M98 of Mortgages Page 36072
Bernetha G. Letsch, County Clerk
By Kathleen R. Ross
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 September 16, 1995 executed and delivered by Gary A. Skellham as grantor, recorded on November 1, 1995, in the Mortgage Records of Klamath County, Oregon in Volume M95 at page 29859, conveying real property situated in said county described as follows:

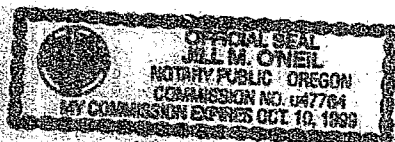
See above referenced Trust Deed for Legal Description

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: September 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 September, 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