

MT 1396 - 9452
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated June 19, 1996, recorded July 5, 1996 in Volume M96 at page 20007, Microfilm Records of Klamath County, Oregon, executed by Richard J. Swiatkowski and Joan A. Swiatkowski

PLEASE SEE ABOVE REFERENCED TRUST DEED

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 satisfied, 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. In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural. IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

DATE October 15, 1998

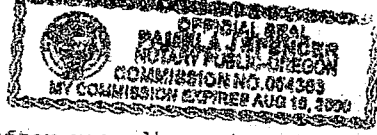
By: Jean Phillips -- Assistant Secretary of
 AmeriTitle

STATE OF OREGON, County of Klamath ss.

October 15, 1998

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary, of AMERITITLE, an assumed business name of Amerititle, Inc., Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:



Pamela J. Spencer
 Notary Public for Oregon
 My Commission Expires 8/16/2000

After recording return to:
 Richard J. Swiatkowski & Joan A. Swiatkowski
 14038 Arbolitos Dr.
 Poway, CA 92064

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Amerititle

on this 15th day of October A.D., 1998
 at 3:34 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 37922

Bernetha G. Letsch, County Clerk

By Kathleen Ross

Fee, \$10.00

Deputy