

MT 1396 - 9547
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated April 10, 1997, recorded April 15, 1997, in Volume M97, page 11140 and re-recorded April 23, 1997 in Volume M97, page 12415, Microfilm Records of Klamath County, Oregon, executed by Patrick J. McCardell and H. Anne McCardell

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 HEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

DATE December 2, 1998

By: _____

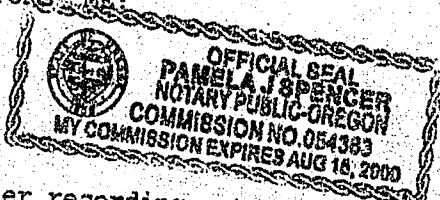
Jean Phillips - Assistant Secretary of
Amerititle

STATE OF OREGON, County of Klamath ss.

December 2, 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 8/18/2000

After recording return to:
 The Associates
 2047 Washburn Way
 Klamath Falls, OR 97603

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Amerititle

on this 3rd day of December A.D., 1998
 at 3:30 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 44293

Bernetha G. Letsch, County Clerk

By Kathleen Ross
 Fee, \$15.00

Deputy