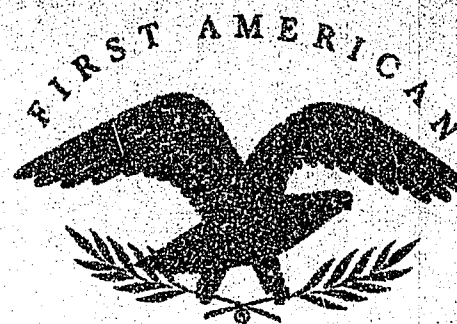


First American Title Insurance Company
71007



After recording return to:
Ole B. & Valerie S. Opgrand
2624 Memorial Drive
Klamath Falls, OR 97603

Reference Number: K-45371

THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M98 Page 44719

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

First American Title

on this 8th day of December A.D., 1998
at 9:29 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 44719
Bernetha G. Letsch, County Clerk

By Kathleen Rose
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 July 1, 1993, executed and delivered by Ole B. Opgrand and Valerie S. Opgrand, as grantors, recorded on July 2, 1993, in the Mortgage Records of Klamath County, Oregon in Volume M93 at page 15966, conveying real property situated in said county described as follows:

Lots 7 and 8, Block 208, Mills Second Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

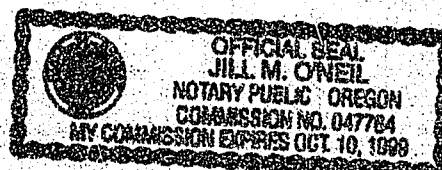
Having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or 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: December 2, 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 2nd day of December, 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