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DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee or successor trustee by merger, under that certain Trust Deed executed by Grantor(s)

DAVID L. RICE AND VICKIE LOU RICE

Dated: FEBRUARY 14, 1996

Recorded: FEBRUARY 20, 1996

in Book M96, Page 4656, Klamath County records, conveying real property situated in said county and described as follows:

(SEE 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 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: November 23, 1998

AMERITITLE

By: Chuck Sheffield
Chuck Sheffield, Operations Manager

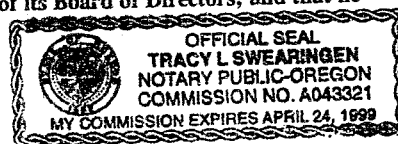
STATE OF OREGON)

)ss.

COUNTY OF DESCHUTES)

This instrument was acknowledged on November 23, 1998, by Chuck Sheffield who, being duly sworn, did say that he is the Operations Manager of AmeriTitle, successor by merger to Bend Title Company; that said instrument was signed in behalf of said corporation by authority of its Board of Directors; and that he acknowledged said instrument to be its voluntary act and deed.

Tracy L. Swearingen
Notary Public for Oregon
My commission expires: 4-24-99



After recording, return to:

Beneficial Oregon Inc.
818 NW Wall Street
Bend OR 97701

AmeriTitle
15 Oregon Avenue
Bend, Oregon 97701

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

AmeriTitle
on this 10th day of December A.D., 1998
at 10:02 o'clock A.M. and duly recorded
in Vol. M98 of Mortgages Page 45087

Bernetha G. Letsch, County Clerk

By: Kathleen Ross
Fee, \$10.00 Deputy.