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MT 1396 - 9584
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated November 5, 1998, recorded November 10, 1998, in Volume M98, page 41102, Microfilm Records of Klamath County, Oregon, executed by Patricia S. Hanks

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 17, 1998

By: _____

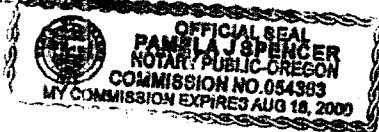
Jean Phillips -- Assistant Secretary of
 AmeriTitle

STATE OF OREGON, County of Klamath ss.

December 17, 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:
 Beneficial Mortgage
 1345 Center Dr., Suite D
 Medford, OR 97501

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Amerititle

on this 18th day of December A.D., 1998
 at 11:15 o'clock A. M. and duly recorded
 in Vol. M98 of Mortgages Page 46373

Bernetha G. Leusch, County Clerk

By Kathleen Ross

Fee,

\$10.00

Deputy.