First American Title Insurance Company 72375



After recording return to: Beneficial Mortgage Co. 1345 Center Drive Suite D Medford, OR 97501

Reference Number: C98-229

THIS SPACE PROVIDED FOR RECORDER'S USE.

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STATE OF OREGON, County of Klamath

Filed for record at request of:

First American Title on this 31st day of December A.D., 1998 at 1:17 o'clock P. M. and duly recorded of Mortgages Page 48029

Bernetha G. Letsch, County Clerk By Kathlun Rans

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Trust Deed dated September 29, 1998, executed and delivered by Jennie M. McNair, as grantor, recorded on October 5, 1998, in the Mortgage Records of Klamath County, Oregon in Volume M98 at page 36503, conveying real property situated in said county described as follows:

Lot 32, Block 1, Kelene Gardens First Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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> 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 24, 1998

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Mudie Surand VICE PRESIDENT STATE OF OREGON, County of Klamath)ss.

OFFICIAL SEAL DAWN L. KAHL

The foregoing instrument was acknowledged before me this 24th day of December, 1998, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.

NOTARY PUBLIC - OREGON COMMISSION NO. 063056 VIY COMMISSION EXPIRES MARCH 23, 2001

Notary Public for Oregon
My commission expires: 3/23/2001