First American Title Insurance Company



After recording return to: Matthew C. & Kelly N. Kritzer 32441 Modoc Point Road Chiloquin, OR 97624

Reference Number: K-51185

THIS SPACE PROVIDED FOR RECORDER'S USE.

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STATE OF OREGON, County of Klamath 55.

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

in Vol. M98 of Mortgages Page 48030 Bernetha G. Letsch, County Clerk

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 September 1, 1997, executed and delivered by Matthew C. Kritzer and Kelly N. Kritzer, husband and wife, as grantors recorded on September 3, 1997, in the Mortgage Records of Klamath County, Oregon in Volume M97 at page 28869, conveying real property situated in said county described as follows:

See Above referenced trust deed for legal description

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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 31, 1998 FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Mulic Olumt VICE PRESIDENT STATE OF OREGON, County of Klamath)ss.

The foregoing instrument was acknowledged before me this 31st day of December, 1998, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.

DAWN L. KAHL NOTARY PUBLIC - OREGON COMMISSION NO. 053056 MY COMMISSION EXPIRES MARCH 23, 2001 Solution S. 43anc Notary Public for Oregon My commission expires: 3/23/2001