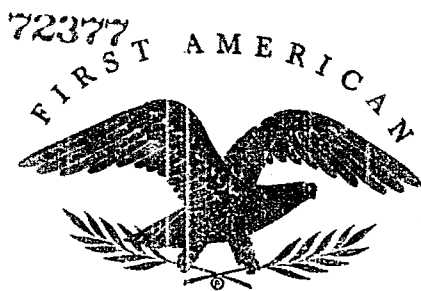


First American Title Insurance Company



THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M98 Page 48031

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

After recording return to:

National City Mortgage Re Loan #8416036
P.O. Box 1820
Dayton, OH 45482-0255

Reference Number: 198-269

First American Title
on this 31st day of December A.D. 1998
at 1:18 o'clock P. M. and duly recorded
in Vol. M98 of Mortgages Page 48031

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, hereinafter Trustee, under that certain Trust Deed dated September 7, 1994, executed and delivered by Carol A. Rykoff, a married woman, as grantor, recorded on September 16, 1994, in the Mortgage Records of Klamath County, Oregon in Volume M94 at page 29268, conveying real property situated in said county described as follows:

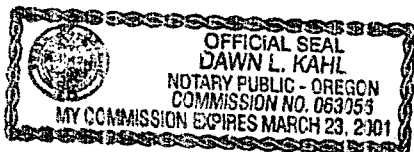
See above referenced Trust Deed for legal description

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 Trudie Durant 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 for Oregon
My commission expires: 3/23/2001