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**MT 46256-MG  
DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated August 14, 1992, recorded August 20, 1992, in Volume M92, at page 18787, Microfilm Records of Klamath County, Oregon, executed by Gary L. Lybbert and Michelle D. Lybbert

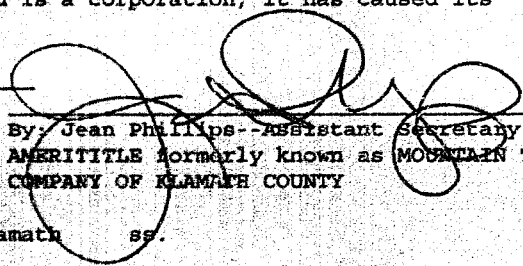
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 January 7, 1999

  
By Jean Phillips - Assistant Secretary of  
AMERITITLE formerly known as MOUNTAIN TITLE  
COMPANY OF KLAMATH COUNTY

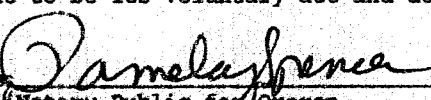
STATE OF OREGON, County of Klamath ss.

January 7, 1999

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary, of AMERITITLE, formerly Mountain Title Company of Klamath County, 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:



  
Notary Public for Oregon  
My Commission Expires: 8/16/2000

After recording return to:  
Gary L. Lybbert & Michelle D. Lybbert  
1521 Siskiyou St.  
Klamath Falls, OR 97601

STATE OF OREGON, ss.  
County of Klamath

Filed for record at request of:

Amerititle  
on this 8th day of January A.D. 19 99  
at 11:14 o'clock A. M. and duly recorded  
in Vol. M99 of Mortgages Page 661  
Linda Smith, County Clerk  
By Radham Ross Deputy.

Fee \$10.00