

**MT 1396 - 9693**  
**DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated June 9, 1998, recorded June 15, 1998, in Volume M98, page 20310, Microfilm Records of Klamath County, Oregon, executed by Ned E. Baldwin and Lisa M. Baldwin

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 February 11, 1999

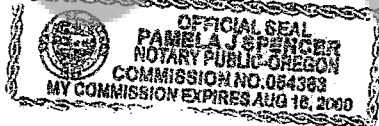
By: Jean Phillips - Assistant Secretary of Amerititle

STATE OF OREGON, County of Klamath ss.

February 11, 1999

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:  
 Associates Financial Services  
 2047 Washburn Way  
 Klamath Falls, OR 97603

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 11th day  
 of February A.D., 1999 at 3:31 o'clock P. M., and duly recorded in Vol. M99  
 of Mortgages on Page 5045

Linda Smith, County Clerk

FEE

\$10.00

by Kathleen Ross