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99 FEB 17 1999 ASPEN 05048951

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DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated October 20, 1997, recorded October 24, 1997, in Volume M97, page 35046, Microfilm Records of Klamath County, Oregon, executed by Gayle A. Adams and Amos H. Dollard

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.

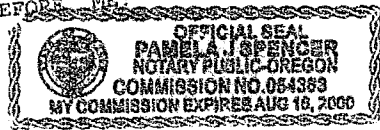
DATE February 17, 1999By: Jean Phillips Assistant Secretary of
AmeriTitle

STATE OF OREGON, County of Klamath ss.

February 17, 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:
Highland Community Federal Credit Union
3737 Shasta Way
Klamath Falls, OR 97603

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 17th day
of February A.D., 1999 at 3:43 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 5564
by Linda Smith, County Clerk

FEE \$10.00