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MT 46404-MS
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated September 15, 1994, recorded September 23, 1994, in Volume M94, at page 30056, Microfilm Records of Klamath County, Oregon, executed by Rosemary Gaskin

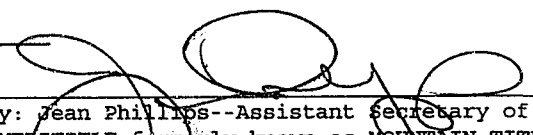
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 March 18, 1999

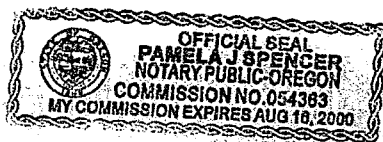

By: Jean Phillips--Assistant Secretary of
AMERITITLE formerly known as MOUNTAIN TITLE
COMPANY OF KLAMATH COUNTY

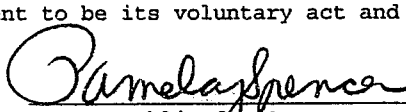
STATE OF OREGON, County of Klamath ss.

March 18, 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:
Deanna Rose Nakagaki
1123 Rio Cidade Way
Sacramento, CA 95831

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 18th day
of March A.D. 1999 at 10:53 o'clock AM., and duly recorded in Vol. M99
of Mortgages on Page 9613

Linda Smith, County Clerk

FEE \$10.00

by Kathleen Rosa