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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 February 24, 1995, executed and delivered by Martha J. Hull, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded March 1, 1997, in the Mortgage Records of Klamath County, Oregon, in volume M95, at page 4541, conveying real property situated in said county described in above mentioned 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 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 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.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument.

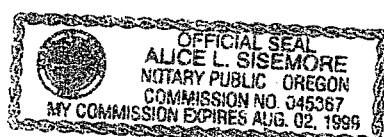
Dated: March 26, 1999.

STATE OF OREGON )  
 ) SS  
County of Klamath )

William L. Sisemore  
William L. Sisemore, Trustee

Personally appeared the above named William L. Sisemore and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:

Alice L. Sisemore  
Notary Public for Oregon  
My Commission Expires: 08/02/99



STATE OF OREGON )  
 ) SS  
County of Klamath )

I certify that the within instrument was received for record on the 1st day of April, 1999, at 11:42 o'clock A.M., and recorded in book M99 on page 11732 or as file/reel number 77332, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Linda Smith, County Clerk  
Recording Officer

BY Kathleen Rose  
Deputy

Fee: \$10.00

After recording return to:  
Martha Hull  
1929 Sargent Ave.  
KFO 97601-2162

Until a change is requested,  
send tax statements to: