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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 April 21, 1994, executed and delivered by Judy L. Howe, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 22, 1994, in the Mortgage Records of Klamath County, Oregon, in volume M94, at page 12104, 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 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.

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.

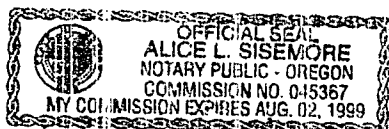
Dated: May 12, 1999.

William L. Sisemore
William L. Sisemore, Trustee

STATE OF OREGON)
) SS
County of Klamath)

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 ____ day of _____, 19____ at _____ o'clock ____ M., and recorded in book _____ on page _____ or as file/reel number _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Recording Officer

BY _____
Deputy

After recording return to:

Judy L. Howe
5508 Highland Dr.
KFO 97103

Until a change is requested,
send tax statements to:

State of Oregon, County of Klamath
Recorded 5/18/99, at 11:48 a.m.
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Linda Smith, County Clerk
Fee \$ 10.00

Linda Smith