Vol. M99 Page 20589

State of Oregon, County of Klamath Recorded 5/24/99, at 3:34 p.m. In Vol. M99 Page 20589 Linda Smith, County Clerk

Fees 30 - Smith

AFTER RECORDING RETURN TO:

ROUTH CRABTREE & FENNELL 3535 Factoria Boulevard, SE, Ste. 100 BELLEVUE, WA 98009 Ref: 7303.50004

MTC 47430 FULL RECONVEYANCE

The undersigned, as trustee under that certain Deed of Trust, dated 11/18/97, and recorded on 11/26/97, under Auditor's File No. Volume M97, Page 38862, records of Klamath County, Oregon in which William L. Gurten and Laura R. Garten, husband and wife are the grantor(s) and David E. Fennell is the trustee, and United Companies Funding, Inc. is the beneficiary having received from the beneficiary under said Deed of Trust, a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust.

Dated: May 1999.

David E. Fennell, trustee

STATE OF WASHINGTON )

COUNTY OF KING

On this 21 day of May, 1999, before me, a Notary Public in and for said State, personally appeared David E. Fennell, to me known to be the Trustee who executed the instrument on behalf of said corporation, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.

DEIRDRE M. MacLEAN
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 4-13-02

Deirdre M. MacLean

Notary Public in and for the State of Washington, residing at Seattle, WA. My Commission

Expires: 4/13/02.