

**MT 48127-MS  
DEED OF RECONVEYANCE**

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated February 22, 1996, recorded February 28, 1996, in Volume M96, at page 5390, Microfilm Records of Klamath County, Oregon, executed by Ronald L. Smiley and Vickie L. Smiley

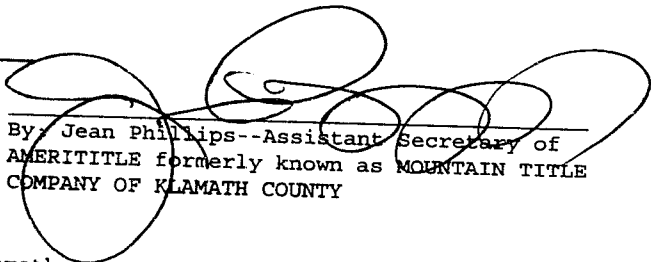
PLEASE SEE ABOVE REFERENCED TRUST DEED

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 May 27, 1999

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

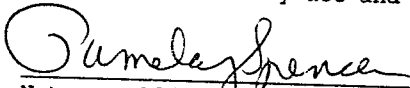
STATE OF OREGON, County of Klamath ss.

May 27, 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:  
Forest Products Federal Credit Union  
PO Box 1179  
Klamath Falls, OR 97601

State of Oregon, County of Klamath  
Recorded 5/27/99, at 3:23 p.m.  
In Vol. M99 Page 21188  
Linda Smith, County Clerk  
Fee \$ 10

