

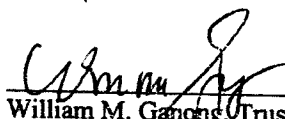
AFTER RECORDING, RETURN TO:
William P. Brandsness
Brandsness, Brandsness & Rudd, P.C.
Attorneys at Law
411 Pine Street
Klamath Falls OR 97601
R-49687

Vol M99 Page 23195

DEED OF RECONVEYANCE

William M. Ganong, the Trustee under that certain Trust Deed dated November 9, 1994, executed and delivered by John T. Bowers, aka J. T. Bowers, and Darlene M. Bowers, as tenants by the entirety, as Grantor, and recorded on November 29, 1994 in Volume M 94 at page 36379 of the Mortgage Records of Klamath County, Oregon, and conveying real property in Klamath County, Oregon described on Exhibit A attached hereto and incorporated herein by this reference; having received from the beneficiary under the Trust Deed a request to reconvey, does hereby 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 the described premises by virtue of the Trust Deed. The Deed of Reconveyance shall not be deemed a satisfaction of the debt secured by said Trust Deed.

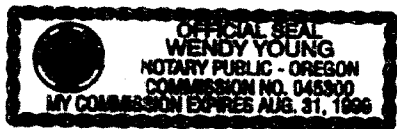
Dated this 5th day of May, 1999.

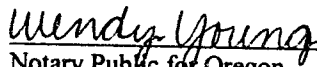


William M. Ganong, Trustee

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on the 5th day of May, 1999.





Notary Public for Oregon
My Commission Expires: 8-31-99