

First American Title Insurance Company



After recording return to:

Jeffrey & Lori Hoyal
3976 Bellinger Lane
Medford, Oregon 97501

Reference Number: K-52336
CE5737

THIS SPACE PROVIDED FOR RECORDER'S USE.

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State of Oregon, County of Klamath
Recorded 7/26/99, at 11:02 a.m.
In Vol. M99 Page 29636
Linda Smith,
County Clerk Fee \$10 - RE

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business of Title Insurance Company of Oregon, hereinafter Trustee, under that certain Trust Deed dated May 8, 1998, executed and delivered by Jeffrey D. Hoyal and Lori D. Hoyal, husband and wife, as grantors, recorded on May 27, 1998, in the Mortgage Records of Klamath County, Oregon in Volume M98 at page 17917, conveying real property situated in said county described as follows:

Township 38 South, Range 10 East of the Willamette Meridian

Section 10: S $\frac{1}{2}$

Section 15: N $\frac{1}{2}$, SE $\frac{1}{4}$ and that portion of the SW $\frac{1}{4}$ lying Northerly and Easterly of the Swan Lake Road.

Section 22: That portion of the N $\frac{1}{2}$ lying Northerly and Easterly of the Swan Lake Road

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.

DATED: July 23, 1999

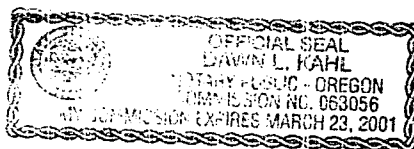
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

By Trudie Durant

VICE PRESIDENT

STATE OF OREGON, County of Klamath)ss.

The foregoing instrument was acknowledged before me this 23rd day of July, 1999, by Trudie Durant, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a corporation, on behalf of the corporation.



Dawn L. Kahl
Notary Public for Oregon

My commission expires:

3/23/2001