

DEED OF RECONVEYANCE

Henry L. Bauer, trustee or successor trustee under that certain trust deed made, executed and delivered by JOAN M. GRAHAM as grantor to BANK UNITED as mortgagor, dated April 7, 1997, recorded April 11, 1997 in Book, Volume or Reel M97, Page 10896, and/or as Document/Fee/File/Instrument/Microfilm/Reception No. 35897, Mortgage Records of Klamath County, Oregon, conveying real property situated in said county and described with particularity in said 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 grants, bargains, sells and conveys, 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.

When the context requires, masculine includes feminine and neuter, and singular includes plural. IN WITNESS WHEREOF, the undersigned trustee hereunto has set his hand.

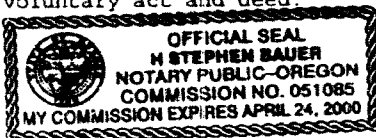
Dated AUG 02 1999

[Signature]
Trustee

STATE OF OREGON,)
County of Multnomah) ss.

Dated: AUG 02 1999

Personally appeared Henry L. Bauer and acknowledged the foregoing to be his voluntary act and deed.



Before me:

[Signature]
Notary Public for Oregon

TRUSTEE'S DEED OF RECONVEYANCE

Henry L. Bauer, Trustee

TO

JOAN M. GRAHAM

AFTER RECORDING, RETURN TO
ACCUTRAN SERVICES, INC.
14405 WALTERS RD. #100
HOUSTON, TX 77014

STATE OF OREGON,)
County of _____)

I certify that the within instrument was received for record on _____, 19____, at _____ o'clock _____ M, and recorded in book/reel/volume No. _____ on page _____, and/or as fee/file/instrument/microfilm/reception No. _____. Record of Mortgages of said County.

Witness my hand and seal of said County hereunto affixed.

County Clerk or Recorder

By: _____
Deputy