

KEY TITLE COMPANY, pursuant to that

Trust Deed Dated: AUGUST 28, 1995

1995 AUG 16 11:11:30

Recorded On: SEPTEMBER 8, 1995

In Volume: Reel: Book: M95 Page: 24408 Fee No.:

County Record of: KLAMATH

and, as stated therein, the original parties were:

Grantor: DAVID G. CRIDER AND LINDA S. CRIDER, AS TENANTS BY THE ENTIRETY

Beneficiary: QUALITY MORTGAGE USA, INC., A CALIFORNIA CORPORATION

Substituted Trustee: KEY TITLE COMPANY (aka Key Escrow Company or Key Title & Escrow Companies).

Key Title Company 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 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 premises described in said trust deed, except as heretofore so conveyed by the undersigned to such persons.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument with it's corporate name signed hereto by it's officers duly authorized thereunto by order of it's Board of Directors.

Dated: AUGUST 13, 1999

Key Title Company, Substituted Trustee

By:

Jennifer L. Rutledge
Reconveyance Officer

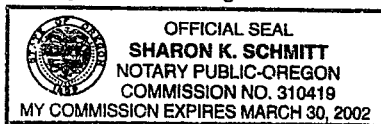
STATE OF OREGON)

County of Marion)

Date: AUGUST 13, 1999

Personally appeared Jennifer L. Rutledge who, being duly sworn, did say that she is the Reconveyance Officer at Key Title Company, a corporation, and that said instrument was signed in behalf of said corporation by authority of it's board of directors; and she acknowledged said instrument to be her voluntary act and deed. Before Me:

Sharon K. Schmitt
Notary Public for Oregon



After Recording Return To:
DAVID AND LINDA CRIDER
14350 HWY. 97 N
GILCHRIST, OR 97733

KEY # 61-2281

State of Oregon, County of Klamath
Recorded 8/16/99. at 11:30a m
In Vol. M99 Page 32939
Linda Smith,
County Clerk Fee \$ 10 - RP