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After Recording Return To: 1999 OCT 21 PM 1:18
Empire Funding Corp.
9737 Great Hills Trail
Austin, TX 78759
Reference No. 54840

State of Oregon, County of Klamath
Recorded 10/21/99, at 1:18 p. m.
In Vol. M99 Page 41917
Linda Smith,
County Clerk Fee \$ 10⁰⁰

199-105

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned trustee or successor trustee under that certain trust deed dated 7/8/96, executed and delivered by John S. Ruddock and David A. Ruddock, as Grantor, and recorded on 10/10/96, in the Mortgage Records of Klamath County, Oregon, in document/fee/file/instrument/microfilm No. Book M96, Page 32206, as conveying real property situated in said county, described 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 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 singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED this 30 day of September 1999.

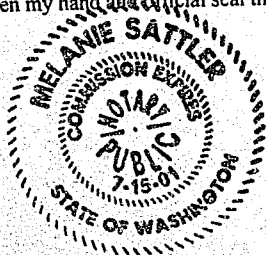
KRISTA L. WHITE, ESQ., Trustee

[Signature]
KRISTA L. WHITE

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me KRISTA L. WHITE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given my hand and official seal this 30 day of September 1999.



[Signature]
Melanie Sattler
NOTARY PUBLIC in and for the State of
Washington, residing at Milton.
My Commission Expires: 7/15/2001

K10-