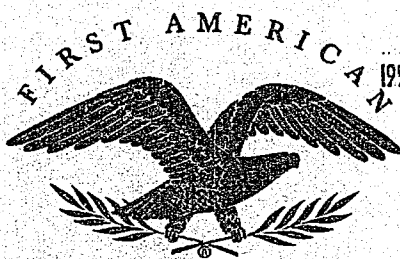


First American Title Insurance Company



After recording return to:
Kathy McGrath
1230 Wild Plum Drive
Klamath Falls, OR 97601

Reference Number: K-42051
CE4756

THIS SPACE PROVIDED FOR RECORDER'S USE.

1999 NOV -8 PM 2: 46

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State of Oregon, County of Klamath
Recorded 11/08/99, at 2:46 p. m.
In Vol. M99 Page 44562
Linda Smith,
County Clerk Fee \$ 10.00

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 February 2, 1990, executed and delivered by Kathy J. McGrath, as grantor, recorded on February 6, 1990, in the Mortgage Records of Klamath County, Oregon in Volume M90 at page 2405, conveying real property situated in said county described as follows:

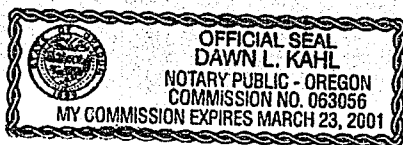
Lot 4 and the Southwesterly 16 feet of Lot 3 in Block 16 of First Addition to the City of Klamath Falls, according to the official plat thereof on file in the office Of the County Clerk of Klamath County, Oregon.

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: November 8, 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 8th day of November, 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: