



After recording return to:

EMERALD MORTGAGEE ASST. COMPANY

1099 18TH STREET, SUITE 1600

DENVER CO 80202

ATTN: JOHNNI MILLS

Reference Number: LOAN NO. 0008509085

TDC Number: 30270 K 53823

THIS SPACE PROVIDED FOR RECORDER'S USE.

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State of Oregon, County of Klamath
Recorded 11/12/99, at 3:17 p.m.
In Vol. M99 Page 45185
Linda Smith,
County Clerk Fee \$ 10.00

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business name of Title Insurance Company of Oregon, hereinafter Trustee, under that certain deed dated May 20, 1998, executed and delivered by RONALD W. DILLON AND KATHY A. DILLION TENANTS BY ENTIRETY as grantor

recorded on May 28, 1998, in the Mortgage Records of KLAMATH County, Oregon, in book M98 at page 18165, or as file/reel number 58899, conveying real property situated in said county described as follows:

THE EAST 175 FEET OF THE SOUTH 60 FEET OF LOT 5 IN BLOCK 3, 2ND. ADDITION TO ALTAMONT ACRES ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE COUNTY OFFICE OF 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.

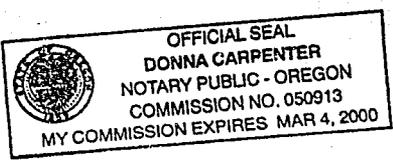
DATED: November 4, 1999, TITLE INSURANCE COMPANY OF OREGON

By [Signature]

STATE OF OREGON, County of MULTNOMAH)ss.

The foregoing instrument was acknowledged before me this 4 day of November, 1999, by CAROLYN ABBOTT, ASSISTANT VICE PRESIDENT of Title Insurance Company of Oregon, a corporation, on behalf of the corporation.

Notary Public for Oregon
My commission expires:



1999 NOV 12 PM 3:17

K10