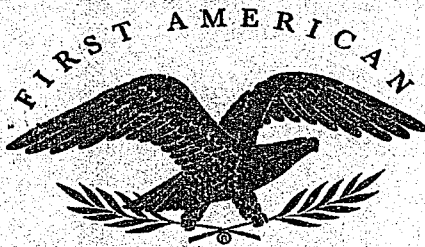


First American Title Insurance Company



After recording return to:

EMERALD MORTGAGEE ASST. COMPANY

1099 18TH STREET, SUITE 1600

DENVER CO 80202

ATTN: EMMA HARWELL

Reference Number: LOAN NO. 0008490476

TDC Number: 30284 K52793

THIS SPACE PROVIDED FOR RECORDER'S USE.

Vol. M99 Page 45186

State of Oregon, County of Klamath  
Recorded 11/12/99, at 3:17 p.m.  
In Vol. M99 Page 45186  
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 February 3, 1997, executed and delivered by LINDA S. SHELDON AN UNMARRIED WOMAN as grantor

recorded on February 14, 1997, in the Mortgage Records of KLAMATH County, Oregon, in book M97 at page 4697, or as file/reel number 32934, conveying real property situated in said county described as follows:

LOT D IN BLOCK A OF NICHOLS ADDITION, TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL SUPPLEMENTARY PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. TOGETHER WITH THE ADJACENT PORTION OF VACATED ALLEY WAY INURED THERETO.

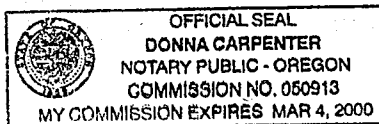
having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or 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