First American Title Insurance Company THIS SPACE PROVIDED FOR RECORDER'S USE. Vol M99 Page 46244 1999 NOV 22 AN II: 08 State of Oregon, County of Klamath Recorded 11/22/99, at //:08 4 m. In Vol. M99 Page 44244 Linda Smith, After recording return to: County Clerk Fee\$ /6° EMERALD MORTGAGEE ASST. COMPANY 1099 18TH STREET, SUITE 1600 DENVER 80202 ATTN: JOHNNI MILLS Reference Number: LOAN NO. 0020038790 TDC Number: 30483 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 August 22, 1986, executed and delivered by FORREST W. RILEY AND JEANETTE L. RILEY, HUSBAND AND recorded on August 28, 1986, in the Mortgage Records of KLAMATH County, Oregon, in book at page 15500, or as file/reel number 65321 , conveying real property situated in said county described as follows: LOT 8 IN BLOCK 5 OF SECOND ADDITION TO WINEMA GARDENS, 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 DATED: November 17, 1999, TITLE INSURANCE COMPANY OF OREGON STATE OF OREGON, County of MULTNOMAH The foregoing instrument was acknowledged before me this 17 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:

OFFICIAL SEAL
DONNA CARPENTER
NOTARY PUBLIC - OREGON
COMMISSION NO. 050913
MY COMMISSION EXPIRES MAR 4, 2000