

1999 DEC 22 AM 11:39

MT 1396 - 1500
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated July 7, 1997, recorded July 11, 1997, in Volume M97, page 21889, Microfilm Records of Klamath County, Oregon, executed by Charles L. Pankey and Pamela L. Pankey

PLEASE SEE ABOVE REFERENCED 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 satisfied, 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 masculine gender includes the feminine and neuter and the singular includes the plural. IN WITNESS HEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

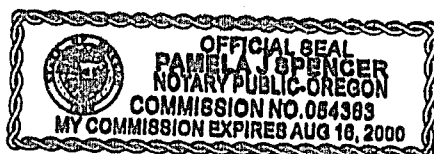
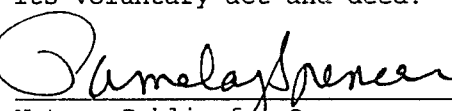
DATE December 22, 1999By: Jean Phillips Vice-President of
AmeriTitle

STATE OF OREGON, County of Klamath ss.

December 22, 1999

Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Vice-President of AMERITITLE, an assumed business name of Amerititle, Inc., Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:



 Notary Public for Oregon
 My Commission Expires 8/18/2000

After recording return to:
 IMC Mortgage Company
 5901 E. Fowler Ave.
 Tampa, FL 33617

State of Oregon, County of Klamath
 Recorded 12/22/99, at 11:39 a.m.
 In Vol. M99 Page 50189
 Linda Smith,
 County Clerk Fee \$ 10.00