

KEY TITLE COMPANY, pursuant to that

Trust Deed Dated: DECEMBER 6, 1998

200 MAY -9 AM 11:33

Recorded On: JANUARY 4, 1999

In Volume: M99 Page: 117 Fee No.:

County Record of: KLAMATH

and, as stated therein, the original parties were:

Grantor: CARL L. FREDERICK AND BETTY FREDERICK, HUSBAND AND WIFE

Beneficiary: ASSOCIATES HOUSING FINANCE, LLC

Successor Trustee: KEY TITLE COMPANY (aka Key Escrow Company or Key Title & Escrow Companies).

Key Title Company 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 does hereby 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 the premises described in said trust deed, except as heretofore so conveyed by the undersigned to such persons.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument with its corporate name signed hereto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: MAY 4, 2000

Key Title Company, Successor Trustee

By Sharon K. Schmitt

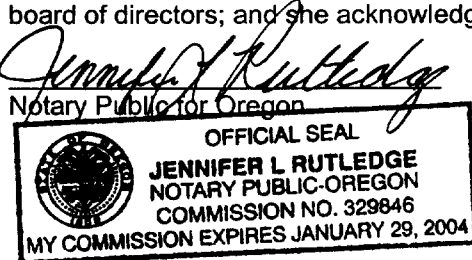
Reconveyance Officer

STATE OF OREGON)

County of Benton)

Date: MAY 4, 2000

Personally appeared Sharon K. Schmitt who, being duly sworn, did say that she is the Reconveyance Officer at Key Title Company, a corporation, and that said instrument was signed in behalf of said corporation by authority of its board of directors; and she acknowledged said instrument to be her voluntary act and deed. Before Me:



State of Oregon, County of Klamath
Recorded 05/09/00, at 11:33 a.m.
In Vol. M00 Page 16670
Linda Smith,
County Clerk Fee \$ 21.00

After Recording Return To:
CARL AND BETTY FREDERICK
8859 SPLIT RAIL RD
LA PINE OR 97739

KEY # 67-31426