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MTC S2303 -ms

DEED OF FULL RECONVEYANCE AND APPOINTMENT OF SUCCESSOR TRUSTEE

Pursuant to ORS 86.790 (3), the present Beneficiary hereby appoints Carol P. Cyphers, Attorney at Law, as successor-trustee of the following designated Trust Deed, said successor-trustee having all the powers of the original trustee, effective herewith:

Dated: May 20, 1999 Loan No. 6505036982
Recorded: May 24, 1999 Recording No. M99 Page 20471
Official Records of: Klamath County Oregon
Grantor/Trustee: Richard L. Hammond and Cheramia I. Hammond
Trustee: AmeriTitle
Beneficiary: SECURITY BANK

AND REQUEST FOR RECONVEYANCE

All sums secured by the above referenced Trust Deed have been fully paid and satisfied. Carol P. Cyphers, upon delivery to her of the Trust Deed and related note marked paid, is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed the estate now held by Carol P. Cyphers under the Trust Deed. After recording, return this document to the undersigned Beneficiary.

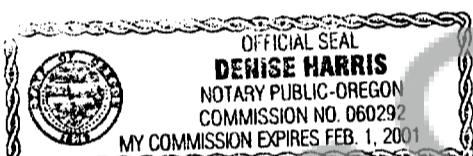
SECURITY BANK

DATED: October 26, 2000

BY: Denise L. Harris
Sandra L. Lillebo

STATE OF OREGON
COUNTY OF COOS

This instrument was acknowledged before me on 10/26/00 by Sandra L. Lillebo as Servicing Manager of SECURITY BANK.



Denise Harris Denise Harris
Notary Public for Oregon
My Commission Expires February 1, 2001

DEED OF FULL RECONVEYANCE

Carol P. Cyphers, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain, convey, but without any covenant or warranty, express or implied to the persons legally entitled thereto, all the estate held by Carol P. Cyphers, in and to the property described in the above referenced Trust Deed, except as may have been previously conveyed to such persons.

Dated: 10-26-00

Carol P. Cyphers
Carol P. Cyphers, Attorney at Law

STATE OF Oregon
COUNTY OF Coos

The foregoing instrument was acknowledged before me on 10-26-00 by Carol P. Cyphers.



Jean La Brec
Notary Public for Oregon
My Commission Expires: 11-8-01

AFTER RECORDING: *Return to Customer*

State of Oregon, County of Klamath
Recorded 11/01/00, at 3:20 p.m.
In Vol. M00 Page 39985
Linda Smith,
County Clerk Fee \$ 26.00