

MT #1396 - 576
DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned Trustee or Successor Trustee under that certain Trust Deed dated October 22, 1999, recorded October 27, 1999, in Volume M99 page 42905, Microfilm Records of Klamath County, Oregon, executed by Rebecca Jane Ross and Charles F. Ross

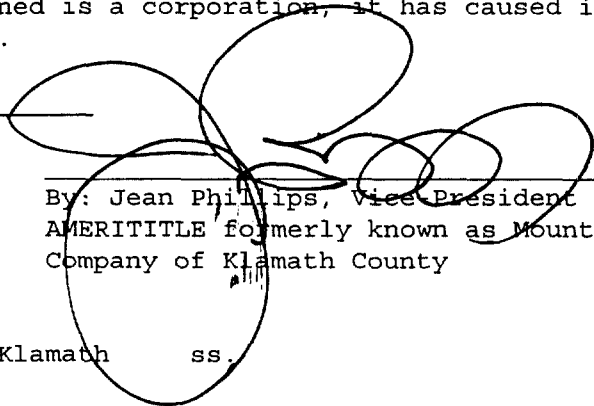
PLEASE SEE ABOVE REFERENCED TRUST DEED.

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 May 3, 2001

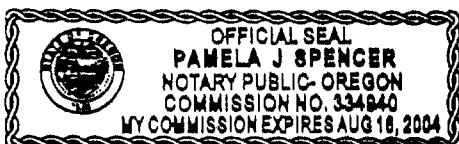

 By: Jean Phillips, Vice President of
 AMERITITLE formerly known as Mountain Title
 Company of Klamath County

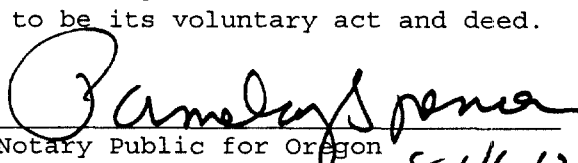
STATE OF OREGON, County of Klamath ss.

May 3, 2001

Personally appeared Jean Phillips who, being duly sworn, did say that she is the Vice-President, of AMERITITLE, formerly Mountain Title Company of Klamath County, 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: 8/16/2004

After recording return to:
 Navy Federal Credit Union
 PO Box 3340
 Merrifield, VA 22119-3340
 Loan #8006958337

State of Oregon, County of Klamath
 Recorded 05/03/01, at 3:37 p.m.
 In Vol. M01 Page 20409
 Linda Smith,
 County Clerk Fee \$ 21.00