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EARNCO
801 MAIN ST.
KLAMATH FALLS, OR 97601
Trustee's Name and Address

To
DONALD & JEAN ROWLETT

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STATE OF OREGON,
County of _____ } ss.

SPACE RESERVED
FOR
RECORDER'S USE

After recording, return to (Name, Address, Zip):
SOUTH VALLEY BANK & TRUST
801 MAIN ST. ATTN: CYNDY J.
KLAMATH FALLS, OR 97601

Until requested otherwise, send all tax statements to (Name, Address, Zip):

State of Oregon, County of Klamath
Recorded 09/21/01 at 2:58 p. m. -----
In Vol. M01 Page 48022
Linda Smith, eputy.
County Clerk Fee\$ 21⁰⁰

DEED OF RECONVEYANCE

KNOW ALL BY THESE PRESENTS that the undersigned trustee or successor trustee under that certain trust deed dated DECEMBER 17, 1991, executed and delivered by DONALD E. ROWLETT AND JEAN ROWLETT as TENANTS BY ENTIRETY as grantor and recorded on JANUARY 6, 1992, in the Records of KLAMATH County, Oregon in book/reel/volume No. M92 at page 236, and/or as fee/file/instrument/microfilm/reception No. _____ (indicate which), conveying real property situated in that county described as follows:

LOTS 1, 2, 3, 4, 5, 6, 7, 8, 9 AND 10 IN BLOCK 78 OF KLAMATH ADDITION TO THE CITY OF KLAMATH FALLS ACCORDING TO THE OFFICIAL PLATE THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE)

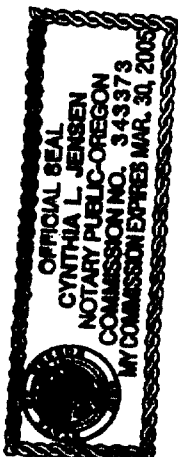
having received from the beneficiary under the trust deed a written request to reconvey, reciting that the obligation secured by the trust deed has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to the described premises by virtue of the trust deed.

In construing this instrument and whenever its context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by its Board of Directors.

DATED SEPTEMBER 19, 2001

EARNCO



SHARON PARKS, PARTNER
TRUSTEE

STATE OF OREGON, County of KLAMATH) ss.

This instrument was acknowledged before me on _____,

by _____

This instrument was acknowledged before me on SEPTEMBER 20, 2001,

by SHARON PARKS

as PARTNER

of EARNCO

Cynthia L. Jensen
Notary Public for Oregon

My commission expires 3/30/05

K21.