

MT 1396 - 3803

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, That
the undersigned Trustee or Successor
Trustee under that certain Trust Deed dated
September 28, 2000 _____,
recorded October 6, 2000 _____,
in Volume M00 _____, Page 36696 _____,
Microfilm Records of Klamath County,
Oregon, executed by Fred Kowell and
Janice A. Kowell _____

State of Oregon, County of Klamath
Recorded 04/04/2002 2:12 p m.
Vol M02, Pg 19940
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

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 April 4, 2002

By:

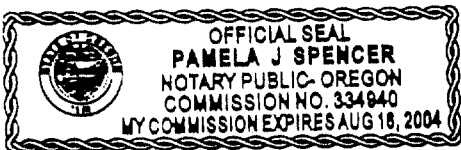
Jean Phillips, Vice-President of
AmeriTitle

STATE OF OREGON, County of Klamath ss.

April 4, 2002

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:



Pamela J. Spencer
Notary Public for Oregon
My Commission Expires 8/16/2004

After recording return to:
South Valley Bank & Trust (Attn: Delores M.)
PO Box 5210
Klamath Falls, OR 97601