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STATE OF OREGON,

1 cc

EARNCO
803 MAIN STREET
KLAMATH FALLS, OR 97601

Trustee's Name and Address

To
KENNETH D. SWANSON
2415 HOMEDALE RD.
KLAMATH FALLS, OR 97603

After recording, return to (Name, Address, Zip):

SOUTH VALLEY BANK & TRUST
803 MAIN STREET ATTN: LORI T.
KLAMATH FALLS, OR 97601

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

SPACE RESERVED
FOR
RECORDER'S USE

State of Oregon, County of Klamath

Recorded 04/10/2002 11:05 a m.

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Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

reputy.

mtc 1396-3814

DEED OF RECONVEYANCE

KNOW ALL BY THESE PRESENTS that the undersigned trustee or successor trustee under that certain trust deed dated JULY 15, 1997, executed and delivered by KENNETH D. SWANSON

as grantor and recorded on

in the Records of KLAMATH

County, Oregon in book/reel/volume

No. M97 at page 22816, and/or as for file/instrument/microfilm/reception No. 41308 (indicate which), conveying real property situated in that county described as follows:

SEE ATTACHED EXHIBIT "A"

(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 4/9/02

EARNCO

BY:

Karen W. Selim

PARTNER

TRUSTEE

STATE OF OREGON, County of KLAMATH) ss.

This instrument was acknowledged before me on

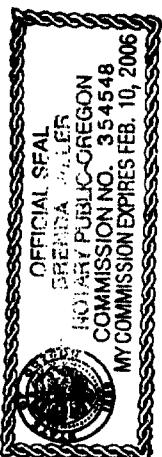
by

This instrument was acknowledged before me on

by

as PARTNER

of EARNCO



Notary Public for Oregon

My commission expires Feb 10, 2006

EXHIBIT "A"

PARCEL A:

The Southeast corner of Lot 39, Tract A, FRONTIER TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, described as follows: Beginning at the Southeast corner of Lot 39, Tract A, FRONTIER TRACTS; thence West along the South boundary of said Lot 39, 203 feet to a point; thence Northeasterly along the South side of O'Neil Drive 228 feet in a straight line to a point intersecting the East boundary of said Lot 39, 100 feet North of the point of beginning; thence South along said boundary 100 feet to the point of beginning.

PARCEL B:

Lot 29 of FRONTIER TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL C:

A parcel of land situated in Section 10, Township 36 South, Range 6 East of the Willamette Meridian, Klamath County, Oregon, described as follows: Beginning at the Southeast corner of Lot 39, Tract A, FRONTIER TRACTS, a platted portion of Klamath County, Oregon; thence South in a straight line to the Northerly bank of Pitt Creek (Varney Creek); thence Southwesterly along the Northerly bank of Pitt Creek 308 feet to an iron pin; thence North 156 feet to an iron pin; thence North 60 degrees East 121 feet along the Southeast boundary of O'Neil Drive to a point intersecting the South boundary of Lot 39; thence East 203 feet to the point of beginning