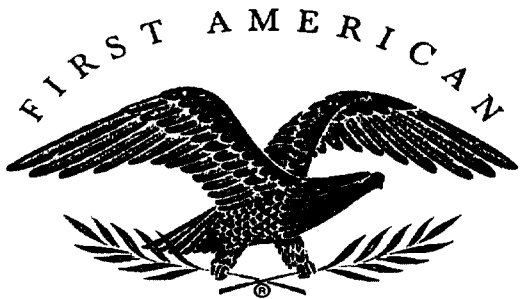


02 MAY 2 PM 2:31

First American Title Insurance Company



After recording return to:

TRAVELERS SERVICE CENTER
7467 NEW RIDGE ROAD, SUITE 200
HANOVER MD 21076
ATTN: ALEXIS HELFRICH
Reference Number: ACCT# 1025395
TDC Number: 45481

THIS SPACE PROVIDED FOR RECORDER'S USE.

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State of Oregon, County of Klamath
Recorded 05/02/2002 2:31 p m.
Vol M02. Pg 26458
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

KS8460

DEED OF RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, an assumed business name of Title Insurance Company of Oregon, hereinafter Trustee, under that certain deed dated July 20, 1999, executed and delivered by KATHRYN G. HOWARD, AN ESTATE IN FEE SIMPLE as grantor recorded on July 22, 1999, in the Mortgage Records of KLAMATH County, Oregon, in book M99 at page 29338, or as file/reel number , conveying real property situated in said county described as follows:

LOT 4, BLOCK 27, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

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 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 said described premises by virtue of said trust deed.

DATED: April 19, 2002, TITLE INSURANCE COMPANY OF OREGON

By Carolyn Abbott
STATE OF OREGON, County of MULTNOMAH)ss.

The foregoing instrument was acknowledged before me this 19 day of April, 2002, by CAROLYN ABBOTT, ASSISTANT VICE PRESIDENT of Title Insurance Company of Oregon, a corporation, on behalf of the corporation.

Michele Royce-Kiltz
Notary Public for Oregon
My commission expires:



K21 ca