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DEED OF RECONVEYANCE

MT 1396 - 4577

State of Oregon, County of Klamath
 Recorded 01/02/2003 3:36 p m.
 Vol M03 Pg 00362
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

KNOW ALL MEN BY THESE PRESENTS,
 That the undersigned Trustee or Successor
 Trustee under that certain Trust Deed dated
July 12, 2002, recorded
July 24, 2002, in
Volume M02, Page 41772,
 Microfilm Records of Klamath County
 Oregon, executed by Mark R. Holland and
 Janice A. Holland

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.

DATED: January 2, 2003

By: Jean Phillips
 Jean Phillips, Vice-President

STATE OF OREGON, County of Klamath ss.

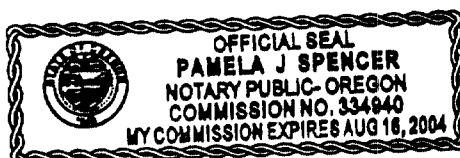
January 2, 2003

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 8/16/2007

After recording return to:
 South Valley Bank & Trust
 PO Box 5210
 Klamath Falls, OR 97601



21.00 m