

04 JAN 15 PM 3:45



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State of Oregon, County of Klamath
Recorded 01/15/2004 3:45 p.m.
Vol M04 Pg 02929
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

MT 1396 - 5061

KNOW ALL MEN BY THESE PRESENTS,
That the undersigned Trustee or Successor
Trustee under that certain Trust Deed dated
August 2, 2003, recorded
August 18, 2003, in
Volume M03, Page 60000,
Microfilm Records of Klamath County
Oregon, executed by Stephen B. Ruben and
Marcia T. Ruben

AMERITITLE, has recorded this
instrument by request as an accommodation only,
and has not examined it for regularity and sufficiency
or as to its effect upon the title to any real property
that may be described therein.

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 WHEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its corporate name to be signed.

DATED: January 15, 2004

AMERITITLE
By: [Signature]
Jean Phillips, Vice-President

STATE OF OREGON, County of Klamath ss.

January 15, 2004

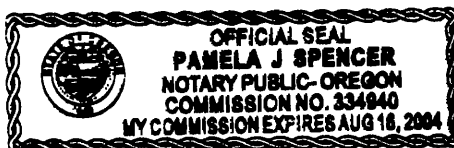
Personally appeared Jean Phillips, who, being duly sworn, did say that she is the Vice-President of AMERITITLE, an assumed business name of AmeriTitle, Inc., Successor by merger to MTC, Inc., an Oregon Corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:

[Signature]
Notary Public for Oregon

My Commission Expires 8/16/2004

After recording return to:
Stephen & Marcia Ruben
520 Pacheco St.
San Francisco, CA 94116



21.00