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NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



MTT-1396-6120

EARNCO

803 MAIN ST.

KLAMATH FALLS, OR 97601

Trustee's Name and Address

To
PAUL K. HERNDON/PEGGY HERNDON

PO BOX 444

GILCHRIST, OR

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

SOUTH VALLEY BANK & TRUST

803 MAIN ST.

KLAMATH FALLS, OR 97601

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

SPACE RESERVED
FOR
RECORDER'S USE

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State of Oregon, County of Klamath

Recorded 07/22/2004 11:02 a m

Vol M04 Pg 47925

Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

KNOW ALL BY THESE PRESENTS that the undersigned trustee or successor trustee under that certain trust deed dated **FEBRUARY 25, 1997**, executed and delivered by *** * PAUL K. HERNDON AND PEGGY A. HERNDON, AS TENANTS BY THE ENTIRETY * * * * *** grantor and recorded on **FEBRUARY 28, 1997**, in the Records of **KLAMATH** County, Oregon in ~~XXXXXX~~/volume No. **M97** at page **6115**, and ~~XXXXXX/XXXXXX~~/microfilm/reception No. **33661** (indicate which), conveying real property situated in that county described as follows:
LOT 128, TRACT 1318, GILCHRIST TOWNSITE, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

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.

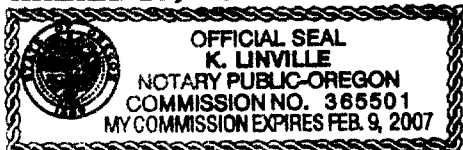
(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE)

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 **JULY 21, 2004**



EARNCO

BY: *Tracy L. Ronningen*

TRUSTEE

STATE OF OREGON, County of **KLAMATH**) ss.

This instrument was acknowledged before me on _____,

by _____

This instrument was acknowledged before me on **JULY 21, 2004**,

by **TRACY L. RONNINGEN**

as **PARTNER**

of **EARNCO**

K. Linville
Notary Public for Oregon

K. LINVILLE

My commission expires

2-9-07

2/20 am