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Aspen
TITLE & ESCROW, INC.
525 Main Street
Klamath Falls, Oregon 97601
(503) 884-5137

STATE OF OREGON,
County of Klamath ss. Vol. M93 Page 1913

Filed for record at request of:

Aspen Title Co
on this 26th day of Jan. A.D., 1993
at 3:09 o'clock P. M. and duly recorded
in Vol. M93 of Mortgages Page 1913
Evelyn Biehn County Clerk
By Pauline Nielsen Deputy.
Fee, \$10.00

ATC 02039472

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF FULL RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Trust Deed described as follows:

Dated : December 18, 1991 Recorded : December 20, 1991
Fee Number : 38901 Book : M91 Page : 26559
County Of : Klamath
State Of : Oregon
Trustor : George T. Ray and Marianne G. Ray, husband and wife
Trustee : ASPEN TITLE & ESCROW, INC.
Beneficiary : Highland Community Federal Credit Union

having received from the Beneficiary under said Trust Deed, a written request to reconvey, reciting that the obligations secured by the Trust Deed have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date : January 26, 1993

ASPEN TITLE & ESCROW, INC.
BY Andrew A. Patterson

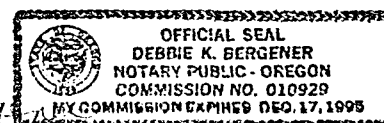
State Of Oregon }
County Of Klamath } ss
January 26, 1993

Personally appeared Andrew A. Patterson, who being duly sworn did say that he is the Assistant Secretary of Aspen Title & Escrow, Inc., a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be its voluntary act and deed.

AND WHEN RECORDED MAIL TO

George T. Ray and
Marianne G. Ray
2309 Main Street
Klamath Fall, Or. 97601

Before Me:
Debbie K. Bergener
Notary Public for Oregon
My Commission Expires: 12-17-95



(Seal)