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08-18-94P03:40 RCVD



525 Main Street
Klamath Falls, Oregon 97601
(503) 884-5137

ATC 42103

STATE OF OREGON,
County of Klamath ss.

Vol. m94 Page 25693

Filed for record at request of:

Aspen Title co

on this 18th day of Aug A.D., 19 94
at 3:40 o'clock P M. and duly recorded
in Vol. M94 of Mortgages Page 25693

Evelyn Biehn County Clerk

By Caroline Nielsen

Deputy.

Fee, \$10.00

DEED OF FULL RECONVEYANCE

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

Dated : February 22, 1990

Recorded : March 1, 1990

Fee Number : 11892

Book : M90 Page : 3916

County Of : Klamath

State Of : Oregon

Trustor : Melvin L. Smith and Joy D. Smith

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Klamath Public Employees 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 : August 17, 1994

ASPEN TITLE & ESCROW, INC.

BY Andrew A. Patterson

State Of Oregon

County Of Klamath } ssAugust 17, 19 94

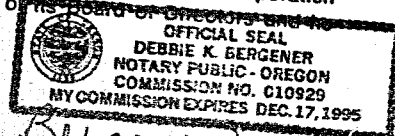
Personally appeared Andrew A. Patterson, who being duly sworn did say that he is the Assistant Secretary of Aspen Title & Escrow, Inc., a Corporation and that said instrument was signed on behalf of said corporation by authority of its board of directors and he acknowledged said instrument to be its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

AND WHEN RECORDED MAIL TO

Klamath Public Employees Federal
Credit Union
3737 Shasta Way
Klamath Falls, Or. 97603

Before Me:

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



(Seal)