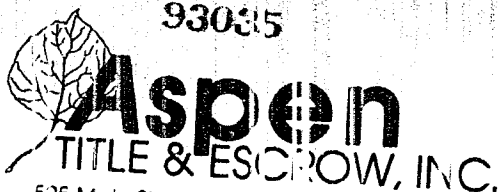


93035



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

STATE OF OREGON,
County of Klamath ss.

Vol. m94 Page 39121

Filed for record at request of:

Aspen Title Co
on this 29th day of Dec A.D., 19 94
at 3:25 o'clock P.M. and duly recorded
in Vol. M94 of Mortgages Page 39121.
Evelyn Biehn County Clerk
By Debbie K. Bergener
Deputy.

VTC Coll. # 119

Fee. \$10.00

DEED OF FULL RECONVEYANCE

S USE

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

Dated : August 27, 1990

Recorded : September 7, 1990

Fee Number : 9834

Book : M90 Page : 17967

County Of : Klamath

State Of : Oregon

Trustor : Farrell T. Cummings and Cheryl L. Cummings, husband and wife

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Paul Richard Zech and Ben Jean Zech, husband and wife with full rights of survivorship

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 : December 28, 1994

ASPEN TITLE & ESCROW, INC.

Andrew A. Patterson
By Andrew A. Patterson

State Of Oregon

County Of Klamath } ssDecember 28, 19 94

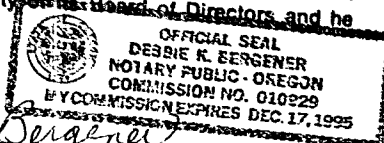
Personally appeared Andrew A. Patterson, who being duly sworn did say that he is the Assistant Secretary of Aspen Title & Escrow, Inc., a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be its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

AND WHEN RECORDED MAIL TO

Klamath County Title

Before Me:

Notary Public for Oregon

My Commission Expires: 12-17-95

(Seal)