



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

Filed for record at request of:

Aspen Title Co

on this 9th day of Jan A.D. 19 95
at 11:07 o'clock A.M. and duly recorded
in Vol. M95 of Mortgages Page 499
By netha G. Letsch County Clerk

By Debbie K Bergener
Deputy.

Fee, \$10.00

ATC 04042412

USE _____

DEED OF FULL RECONVEYANCE

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

Date : April 9, 1993 Recorded : April 14, 1993
Fee Number : 59854 Book : M93 Page : 7689
County Of : Klamath
State Of : Oregon
Trustor : Raymond D. Rickards and Gail H. Rickards, as tenants by the entirety
Trustee : ASPEN TITLE & ESCROW, INC.
Beneficiary : Jackson County Federal Bank, F.S.B.

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 6, 1995

ASPEN TITLE & ESCROW, INC.
Debbie K Bergener

State Of Oregon }
County Of Klamath } ss

January 6, 1995.

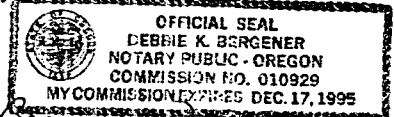
Personally appeared (Andrew) A Petterson, who being duly sworn did say that he is the Assistant Secretary of Aspen Title & Escrow, Inc. a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be his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

AND WHEN RECORDED MAIL TO

Raymond D. and Gail H. Rickards
27431 Rocky Point Rd.
Klamath Falls, Or. 97601-4536

Before Me:

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



(Seal)