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

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MT40476-KA DEED OF FULL RECONVEYANCE

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

Dated : October 14, 1993 Recorded : October 15, 1993
Fee Number : 69792 Book : M93 Page : 27057
County Of : Klamath
State Of : Oregon
Trustor : Dave C. Howard and Kristina E. Howard
Trustee : ASPEN TITLE & ESCROW, INC.
Beneficiary : Western Bank

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 : June 27, 1997

ASPEN TITLE & ESCROW, INC.

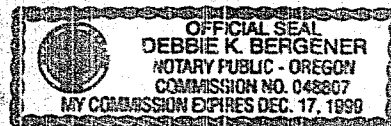
BY

Marlene T. Addington

State Of Oregon

County Of Klamath

SS

June 27, 19 97Personally appeared Marlene T. Addington

_____, 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

Dave & Kristina Howard
5117 Sumac Ave
Klamath Falls Or 97603

Before Me:

Debbie K. Bergener
Notary Public for Oregon
My Commission Expires: 12-17-99

STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Aspen Title & Escrow the 27th day
of June A.D., 19 97 at 1:06 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 20060

FEE \$10.00

Bernetha G. Leisch, County Clerk
By *Kathleen Rosa*