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'98 APR 20 AM 11:23 Vol. M98 Page 13000

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

ATC #Coll 1148

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 : October 3, 1990

Recorded : October 12, 1990

Fee Number : 21410

Book : M90 Page : 20684

County Of : Klamath

State Of : Oregon

Trustor : Farrell T. Cummings and Cheryl L. Cummings, husband and wife,
and Michael D. Hargan and Joanne M. Hargan, husband and wife

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Gordon Gene Culver and Sharon D. Culver, 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 : April 17, 1998

ASPEN TITLE & ESCROW, INC.

BY Ray Addington
Ray Addington

State Of Oregon

County Of Klamath

} ss

April 17, 19 98.

Personally appeared Ray 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

Michael D. Hargan
11939 Crystal Springs
Klamath Falls, Or. 97603
STATE OF OREGON: COUNTY OF KLAMATH: ss.

Before Me:
Debbie K. Bergener
Notary Public for Oregon
My Commission Expires: 12/17/99

Filed for record at request of Aspen Title & Escrow the 20th day
of April, A.D., 19 98 at 11:23 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 13000.

FEE \$10.00

By Bernetha G. Letsch
Bernetha G. Letsch, County Clerk