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98 JUN 18 P3:13

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Aspen
 TITLE & ESCROW, INC.

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

ATC 04047755

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 : DECEMBER 5, 1996 Recorded : DECEMBER 5, 1996
 Fee Number : 29476 Book : M96 Page : 37979
 County Of : Klamath
 State Of : Oregon
 Trustor : JEFFREY K. HAMMERS AND MAUREEN HAMMERS
 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 : JUNE 18, 1998

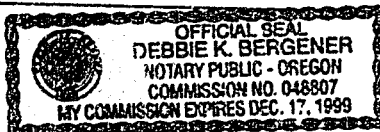
ASPEN TITLE & ESCROW, INC.

 BY Ray Addington
 RAY ADDINGTON

State Of Oregon

 County Of Klamath

ss

JUNE 18, 1998

 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

~~JEFFREY & MAUREEN HAMMERS~~
~~20332 DODGE HOLLOW RD.~~
~~MERRILL, OREGON 97633~~
K. PEFCH

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 18th day
 of June A.D., 19 98 at 3:13 o'clock P.M., and duly recorded in Vol. M98
 of Mortgages on Page 21059

FEE \$10.00

 By Bernetha G. Letsch, County Clerk