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

ATC 02048065

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 : AUGUST 28, 1997

Recorded : SEPTEMBER 3, 1997

Fee Number : 44546

Book : M97 Page : 28856

County Of : Klamath

State Of : Oregon

Trustor : MICHAEL & GLENN ELLEN NEALY

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : BENEFICIAL MORTGAGE CO.

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 : OCTOBER 6, 1998

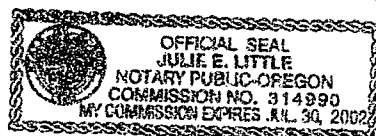
ASPEN TITLE & ESCROW, INC.

BY Ray Addington
RAY ADDINGTON

State Of Oregon

County Of Klamath

ss

OCTOBER 6, 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

BENEFICIAL MORTGAGE
1345 CENTER DRIVE
MEDFORD, OR 97501

Before Me:

Julie E. Little
Notary Public for OregonMy Commission Expires: 7-30-02

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 7th day
of October A.D., 1998 at 11:36 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 36879

FEE \$10.00

Bernieha G. Letsch, County Clerk