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98 OCT 14 AM 1:36

Vol 1798 Page 37664



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

MIC 982305

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 : APRIL 11, 1996 Recorded : APRIL 16, 1996
 Fee Number : 16515 Book : M96 Page : 10624
 County Of : Klamath
 State Of : Oregon
 Trustor : JOSEPH D. SANTOS AND KAREN D. SANTOS
 Trustee : ASPEN TITLE & ESCROW, INC.
 Beneficiary : AAL MEMBER 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 : OCTOBER 14, 1998

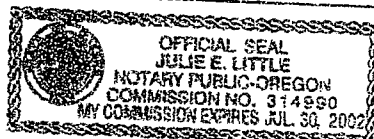
ASPEN TITLE & ESCROW, INC.

BY Ray Addington
 RAY ADDINGTON

State Of Oregon

County Of Klamath } ss

OCTOBER 14, 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 his voluntary act and deed.

AND WHEN RECORDED MAIL TO

JOSEPH & KAREN SANTOS
 3930 RIO VISTA WAY
 KLAMATH FALLS, OR 97603

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Before Me:

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

Filed for record at request of Aspen Title & Escrow the 14th day of October A.D. 19 98 at 11:36 o'clock A. M., and duly recorded in Vol. M98 of Mortgages on Page 37664.

FEE \$10.00

Bernetha G. Leisch, County Clerk
 By Kathleen R. Rasmussen