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Vol. M99 Page 1424
Aspen
 TITLE & ESCROW, INC.

 525 Main Street
 Klamath Falls, Oregon 97601
 (503) 384-5137

982481

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	: September 22, 1994	Recorded	: September 26, 1994
	July 14, 1995		August 8, 1995
Fee Number	: 88784	Book	: M94 Page : 30233
	4140		M95 20964
County Of	: Klamath		
State Of	: Oregon		
Truster	: Michael A. Niderost and Mary L. Niderost		
Trustee	: ASPEN TITLE & ESCROW, INC.		
Beneficiary	: Centennial 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.

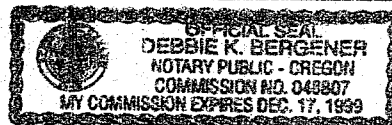
Date : January 14, 1999

ASPEN TITLE & ESCROW, INC.

 By Andrew A. Patterson

 State Of Oregon }
 County Of Klamath } ss

December 14, 1999.


 Personally appeared Andrew A. Patterson, 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

 Centennial Bank
 800 Willamette, Suite 500
 Eugene, Oregon 97401

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 14th day
 of January A.D., 99 at 3:33 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 1424

FEE

\$15.00

Linda Smith, County Clerk

 by Kathleen Rose