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Vol. M99 Page 5366
Aspen
 TITLE & ESCROW, INC.

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

982527

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 17, 1988 Recorded : July 12, 1988
 Fee Number : 89151 Book : M88 Page : 10955
 County Of : Klamath
 State Of : Oregon
 Trustor : Antomio C & Carmen N Charfauros
 Trustee : ASPEN TITLE & ESCROW, INC.
 Beneficiary : FN Realty Services, Inc.

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.

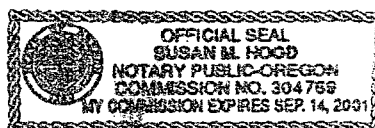
Date : February 16, 1999

ASPEN TITLE & ESCROW, INC.

State Of Oregon

 County Of Klamath

ss

February 16 99.


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

Antonio Charfauros
 P.O. Box 472
 Agana Guam, 99 96932

Before Me:

Notary Public for Oregon
 My Commission Expires: 9/14/2001

STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 17th day
 of February A.D., 1999 at 10:01 o'clock A. M. and duly recorded in Vol. M99
 of Mortgages on Page 5366

Linda Smith, County Clerk

FEE

\$10.00

 by Kathleen Ross