

TICOR TITLE INSURANCE

FULL RECONVEYANCE

For Recorder's Use

File No: R036872

After recording, mail to:

ATTN:
JOHN ROJAS
PO BOX 843
KENO, OR 97627
Ref: 683438

TICOR TITLE INSURANCE COMPANY

FULL RECONVEYANCE

The undersigned on behalf and by authority of the Trustee under that certain Deed of Trust described as follows:

Dated : December 27, 1994 Recorded : December 30, 1994
 Fee No. : 94-39293
 Book : Page :
 County of : KLAMATH State of : OREGON
 Grantor : JOHN D. ROJAS AND NOREEN F. ROJAS, AS TENANTS BY THE
 ENTIRETY
 Beneficiary : NORTH AMERICAN MORTGAGE COMPANY

having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said Trustee in and to the property described in said Deed of Trust, and described herein:

AS SET FORTH ON SAID DEED OF TRUST

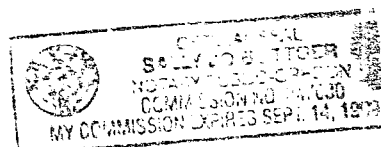
Dated: February 1, 1999

By authority of the Trustee corporation

By: [Signature]
 Thomas C. McCulloch, Assistant Vice President
 TICOR TITLE INSURANCE COMPANY

STATE OF OREGON, COUNTY OF Multnomah
 The foregoing instrument was acknowledged before me on February 1, 1999 by Thomas C. McCulloch, Assistant Vice President of TICOR TITLE INSURANCE COMPANY on behalf of the trustee corporation.

[Signature]
 Notary Public for OREGON
 My appointment expires



Ticor Title Insurance Company

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Ticor Title Ins. the 17th day
 of February A.D. 1999 at 11:55 o'clock A. M., and duly recorded in Vol. M99
 of Mortgages on Page 5498

FEE

\$10.00

Linda Smith, County Clerk
 by [Signature]