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Aspen TITLE & ESCROW, INC.

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

982542/Vickie

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 29, 1994 Recorded : September 6, 1994

Fee Number : 97418 Book : M94 Page : 27878

County Of : Klamath

State Of : Oregon

Trustor : Zina L. Howe

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Sharon McNaughton

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 : March 2, 1999

ASPEN TITLE & ESCROW, INC.

[Signature]

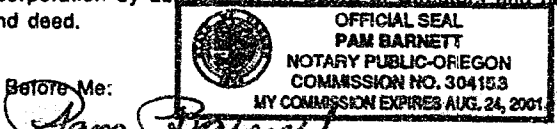
State Of Oregon }
County Of Klamath } ss

March 2, 1999
Andrew A. Patterson

Personally appeared _____, 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

Zina Howe/Otis
429 North 2nd Street
Klamath Falls, Oregon 97601



Before Me:
[Signature]
Notary Public for Oregon
My Commission Expires Aug 24, 2001 (Seal)

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 2nd day of March A.D., 1999 at 10:36 o'clock A. M., and duly recorded in Vol. M99 of Mortgages on Page 7187.

FEE \$10.00

Linda Smith, County Clerk
by *[Signature]*