



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

04049248

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 : March 31, 1995 Recorded : April 11, 1995
 Fee Number : 98114 Book : M95 Page : 8963
 County Of : Klamath
 State Of : Oregon
 Trustor : Kay L. Kratochvil
 Trustee : ASPEN TITLE & ESCROW, INC.
 Beneficiary : Associates Financial Services Company of Oregon, 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.

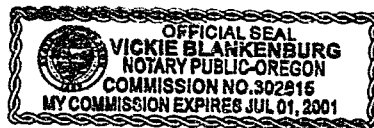
Date : March 17, 1999

ASPEN TITLE & ESCROW, INC.

BY Marlene T. Addington

State Of Oregon }
 County Of Klamath } ss

March 17, 1999.



Personally appeared Marlene T. 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 its voluntary act and deed.

AND WHEN RECORDED MAIL TO

Kay Kratochvil
15528 Green Wing Loop
Klamath Falls, Oregon 97601

Before Me:
Vickie Blankenburg
Notary Public for Oregon
My Commission Expires: 7-01-2001

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 17th day
 of March A.D., 1999 at 10:50 o'clock AM., and duly recorded in Vol. M99
 of Mortgages on Page 9289

Linda Smith, County Clerk

FEE \$10.00

by Kathleen Ross