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Aspen TITLE & ESCROW, INC.

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

04049105

Vol M99 Page 20832

State of Oregon, County of Klamath
Recorded 5/25/99, at 3:43 p.m.

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Linda Smith, County Clerk

Fee \$ 10 -

Linda Smith

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 23, 1997

Recorded : September 27, 1997

Fee Number : 45806

Book : M97 Page : 31317

County Of : Klamath

State Of : Oregon

Trustor : Gary L Givens and Eunice L Givens

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Associates Financial Services Company of Oregon

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 : May 24, 1999

ASPEN TITLE & ESCROW, INC.

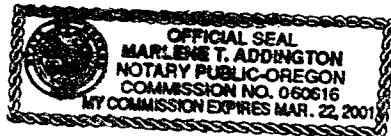
BY *Andrew A. Patterson*

State Of Oregon

County Of Klamath

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May 24, 19 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

Gary Givens
1820 Laurel Street
Klamath Falls, Oregon 97601

Before Me:

Marlene T. Addington
Notary Public for Oregon

My Commission Expires: 3-22-01

(Seal)