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Aspen INSTITUTION OF TRUSTEE AND REQUEST FOR
CONVEYANCE AND DEED OF RECONVEYANCE
TITLE & ESCROW, INC.

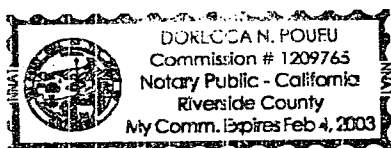
The undersigned is the owner and holder of the deed of trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said deed of trust have been fully paid. The undersigned hereby appoints ASPEN TITLE & ESCROW, INC., an Oregon corporation, as successor trustee of said deed of trust and directs it to reconvey to the party or parties entitled thereto all the estate right, title and interest held by said trustee under said deed of trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: JULY 1, 1999

BY: Geraldine R. Collins
GERALDINE R. COLLINS

STATE OF CALIFORNIA)
County of Riverside)

This instrument was acknowledged before me this 8th day of July, 1999, by Geraldine L. Collins.



Dorlecca N. Poufu
Notary Public for CALIFORNIA

My commission expires: February 4, 2003

DEED OF RECONVEYANCE

ASPEN TITLE & ESCROW, INC., an Oregon corporation, as successor trustee of the following described deed of trust:

Dated: SEPTEMBER 15, 1987

Recorded: DECEMBER 23, 1987

Volume: M-87 Page: 22831, of the mortgage records of Klamath County,

Grantor(s): WILLIAM E. CUMMINS AND LORETTA R. CUMMINS

Beneficiary(ies): GERALDINE R. COLLINS

Encumbering real property in the same county described as follows:

The Southwest diagonal 1/2 of the SW 1/4 SW 1/4 SE 1/4, EXCEPTING THEREFROM that portion, if any, lying Westerly of Gerber Road; AND the South 100 feet of the Northeast diagonal 1/2 of the SW 1/4 SW 1/4 SE 1/4; AND the South 100 feet of the SE 1/4 SW 1/4 SE 1/4; ALSO EXCEPTING a strip of land 30 feet on each side of the centerline of Gerber Road conveyed to the United States of America, by deed recorded in Deed Volume 64 at Page 564; ALL EXCEPTING THEREFROM any portion lying within the Gerber Reservoir; ALL being in Section 35, Township 38 South, Range 13 East of the Willamette Meridian, in the County of Klamath, State of Oregon.

CODE 36 MAP 3813 TL 3501

Continued on next page

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having received from the beneficiary or its successor a written request to reconvey, reciting that the obligations secured by said trust deed has been fully paid and satisfaction, does hereby reconvey without warranty to the party or parties entitled thereto all of the estate, right, title and interest held by said trustee by virtue of the above described deed of trust.

ASPEN TITLE ESCROW, INC.

Andrew A. Patterson

108: PRESIDENT

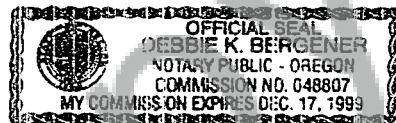
STATE OF OREGON)
)
COUNTY OF KLAMATH)

This instrument was acknowledged before me this 13th day of July, 1999, by ANDREW A. PATTERSON a(n) personal representative of Aspen Title & Escrow, Inc., an Oregon corporation, on behalf of said corporation.

Debbie K. Bergener

Notary Public for Oregon

My commission expires 12-17-99



State of Oregon, County of Klamath
Recorded 7/14/99, at 3:29 p.m.
In Vol. M99 Page 28215
Linda Smith,
County Clerk Fees 20 - KR