

1999 OCT 28 AM 11:00



Aspen
TITLE & ESCROW, INC.

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

Vol M99 Page 43022

State of Oregon, County of Klamath
Recorded 10/28/99, at 11:00 a.m.
In Vol. M99 Page 43022
Linda Smith,
County Clerk Fee \$ 10.00

ATC 991226

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 : July 13, 1995 Recorded : July 26, 1995

Fee Number : 3380 Book : M95 Page : 19422

County Of : Klamath

State Of : Oregon

Trustor : Alberto P. Espero and Diana Espero, husband and wife

Trustee : ASPEN TITLE & ESCROW, INC.

Beneficiary : Navy Federal Credit Union

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.

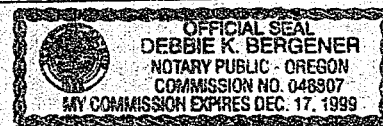
Date : September 1, 1999

ASPEN TITLE & ESCROW, INC.

By Andrew A. Patterson
Andrew A. Patterson

State Of Oregon }
County Of Klamath } ss

September 1, 1999



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

Aspen

Before Me:

Debbie K. Bergener
Notary Public for Oregon
My Commission Expires: 12/17/99

(Seal)