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SUBSTITUTION OF TRUSTEE AND REQUEST FOR RECONVEYANCE AND DEED OF RECONVEYANCE

Page 51386 M99 Vol

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 thereto all the estate right, title and interest held by so 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.

BY:

OFFICIAL SEAL CHRISTIN' S. HUBBART)

STATE OF OREGON

County of Klamath

NOTARY PUBLIC-OREGON
COMMISSION NO. 323236
MY COMMISSION EXPIRES MAY 9, 2003

day of

of Oregon an Oregon corporation, on behalf of said corporation.

Pub. C commission expires

DEED OF RECONVEYANCE

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

Dated: DECEMBER 20, 1995

Recorded: DECEMBER 22, 1995

Volume: M95 Page: 34887, of the mortgage records of Klamath County,

Grantor(s): JOANNE CHARLOTTE RIVERA

Benefichary(ies): Associates Financial Services Company of Oregon, Inc.

Encumbering real property in the same county described as

LOT 400 BLOCK 110 MILLS ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREO ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY OREGON.

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

State of Oregon, County of Klamath Recorded 12/30/99, at 3:37 p.m. In Vol. M99 Page 5/386 Linda Smith, Fee\$_15 County Clerk

ASPEN TITLE & ESCROW, INC.

BY: Dhund Grh'
LTS: AUTHORIZED REPRESENTATIVE

OFFICIAL SEAL PAM BARNETT HOTARY PUBLIC-OREGON COMMISSION NO. 304153 V COMMISSION EXPIRES AUG. 24, 2001

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me this 3010 day of DEC 1099 by DENNIS GISH a(n) authorized signature of Aspen Title & Escrow, Inc., an Oregon corporation, on behalf of said corporation said corporation.

Bayett Nic for Oregon Notary Public My commission expires: Cluq