



525 Main Street
Klamath Falls, Oregon 97601

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State of Oregon, County of Klamath
Recorded 01/22/01, at 1:34 p.m.
In Vol. M01 Page 2518
Linda Smith,
County Clerk Fee\$ 21.00

the 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:

Grantor: Nicholas F. Teaford
Trustee: Aspen Title & Escrow, Inc.
Beneficiary: Associates Financial Services Company of Oregon, Inc.
Dated: March 8, 1999
Recorded: March 11, 1999
Book: M99
Page: 8592
In the County of Klamath, State 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 under said Deed of Trust.

Date: January 22, 2001

Aspen Title & Escrow, Inc.

by Dennis Gish
Dennis Gish

State of Oregon

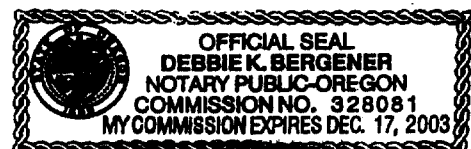
County of Klamath }:

Personally appeared, Dennis Gish, who being duly sworn did say that he is the Vice President 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.

Before me:

Mail To:
CitiFinancial, Inc.
2848 S. 6th Street, Ste. 1
Klamath Falls, Or. 97603

Debbie K. Bergener
Notary Public for Oregon
my commission expires 12-17-2003



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