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OK Oregon Telco
Community Credit Union
2121 SW 4th Ave.
Portland, OR 97201

State of Oregon, County of Klamath
Recorded 07/17/01 at 8:46 a.m.
In Vol. M01 Page 34740
Linda Smith,
County Clerk Fee \$ 21⁰⁰

FULL RECONVEYANCE

Trustee is trustee under the Trust Deed described as follows:

DATED: February 15, 1997

RECORDED: February 28, 1997

in Volume M97, Page 6076, Klamath County, Oregon


GRANTOR: David F. Havill and Yvonne E. Havill 56568-22 T

BENEFICIARY: Oregon Telco Credit Union, a state-chartered credit union

TRUSTEE: William P. Hutchison, Jr.

Having received from Beneficiary a written request to reconvey reciting that the obligations secured by the Trust Deed have been fully satisfied, Trustee hereby reconveys, without covenant or warranty of any type, to the parties entitled thereto all of the estate that was acquired by Trustee under the Trust Deed.

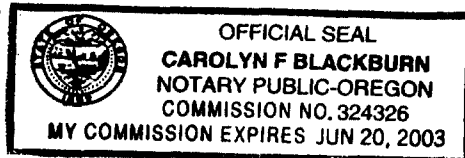
Date: June 22, 2001

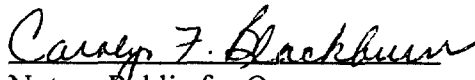


William P. Hutchison, Jr.
Trustee

State of Oregon)
) ss
County of Multnomah)

This instrument was acknowledged before me on June 22, 2001, by William P. Hutchison, Jr.





Notary Public for Oregon