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525 Main Street
Klamath Falls, Oregon 97601

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State of Oregon, County of Klamath
Recorded 07/23/01 at 11:01 a.m.
In Vol. M01 Page 36109
Linda Smith,
County Clerk Fee \$ 21.00

_____ the space above

Deed of Full Reconveyance

The undersigned as Trustee, or Successor Trustee, under that certain Trust Deed described as follows:

Grantor: James D. Miller
Trustee: Aspen Title & Escrow, Inc.
Beneficiary: CitiFinancial, Inc.
Dated: June 25, 2001
Recorded: June 27, 2001
Book: M01
Page: 30961
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: July 23, 2001

Aspen Title & Escrow, Inc.

by Dennis Gish
Dennis Gish

State of Oregon

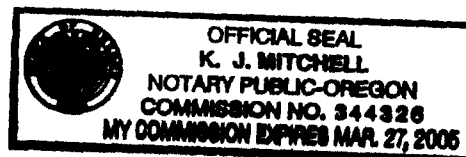
County of Klamath }:

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.

Mail To:
CitiFinancial, Inc.

Before me:

K. J. Mitchell
Notary Public for Oregon
my commission expires 3-27-05



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