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525 Main Street Klamath Falls, Oregon 97601 State of Oregon, County of Klamath Recorded 08/24/01 at 11:43 A m. In Vol. M01 Page 43184

Linda Smith,

County Clerk Fee\$ 31.65

- 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:

Johanna M. Morris

Trustee:

Aspen Title & Escrow, Inc.

Beneficiary:

CitiFinancial, Inc.

Dated:

May 7, 2001

Recorded:

May 8, 2001

Book:

M01

Page:

20974

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: August 24, 2001

Aspen Title & Escrow, Inc.

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:

Notary Public for Oregon my commission expires

OFFICIAL SEAL
M. A. SILVERIA
NOTARY PUBLIC-OREGON
COMMISSION NO. 340010
MY COMMISSION EXPIRES NOV. 1, 2004