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Vol MO1

525 Main Street Klamath Falls, Oregon 97601

State of Oregon, County of Klamath Recorded 08/31/01 at //:/9a, m. In Vol. M01 Page 44423_ Linda Smith.

County Clerk

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Deed of Full Reconveyance

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

Grantor:

Hal and Clarice L. Runnels

Trustee:

Aspen Title & Escrow, Inc.

Beneficiary:

Associates Financial Services Company of Oregon, Inc.

Dated:

July 25, 2000

Recorded:

July 26, 2000

Book:

M00

Page:

27420

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 31, 2001

Aspen Title & Escrow, Inc.

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 3.37.05