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State of Oregon, County of Klamath
Recorded 01/11/2002 1:47 p.m.
Vol M02, Pg 1905
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

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: Peggy Saunders
Trustee: Aspen Title & Escrow, Inc.
Beneficiary: CitiFinancial, Inc.
Dated: August 22, 2001
Recorded: August 24, 2001
Book: M01
Page: 43289
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 11, 2002

Aspen Title & Escrow, Inc.

by Dennis Gish
Dennis Gish

State of Oregon

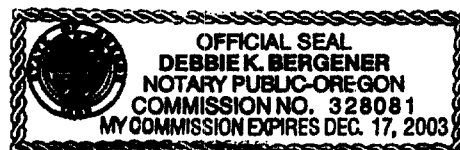
County of Klamath }:

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.

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



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