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Linda Smith,	County C	lerk	
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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:

Joanne C. Rivera aka Joanne Charlotte Rivera

Trustee:

Aspen Title & Escrow, Inc.

Beneficiary:

Associates Financial Services Company of Oregon, Inc.

Dated:

December 10, 1999

Recorded:

December 15, 1999

Book:

M99 49354

Page:

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: February 19, 2002

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 10/30/05