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525 Main Street
Klamath Falls, Oregon 97601

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State of Oregon, County of Klamath
Recorded 01/07/2003 3:18 p.m.
Vol M03 Pg 01185
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: Juliet E. Rice and June Thornton; Partners in Juliet Rice Tax Service LLP
Trustee: Aspen Title & Escrow, Inc.
Beneficiary: Associates Financial Services Company of Oregon, Inc. nka CitiFinancial, Inc.
Dated: July 26, 2000
Recorded: July 31, 2000
Book: M00
Page: 28014
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 7, 2003

Aspen Title & Escrow, Inc.

by Dennis Gish
Dennis Gish

State of Oregon

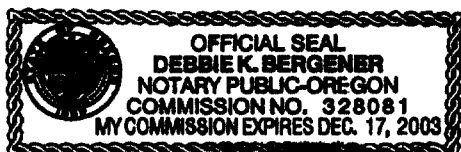
County of Klamath }:

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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