525 Main Street Klamath Falls, Oregon 97601

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State of Oregon, County of Klamath Recorded 05/06/2003 10:57 a m. Vol M03 Pg *& 9993.5* Linda Smith, County Clerk

the space above this line for Recorder's use ___

Fee \$ 2/00

Deed of Full Reconveyance

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

Grantor:

Ralph E. Smith and Nora Mae Smith

Trustee:

Aspen Title & Escrow, Inc.

Beneficiary:

Associates Financial Services Company of Oregon, Inc.

Dated: Recorded: November 24, 1998

December 15, 1998

Book:

M98

Page:

45736

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: May 6, 2003

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.

Klamath Falls

Before me:

Notary Public for Oregon

my commission expires December 17, 2003

DEBBIEK. BERGENER NOTARY PUBLIC-OREGON COMMISSION NO. 328081 MY COMMISSION EXPIRES DEC.