

04 DEC 20 AM 10:20



525 Main Street  
Klamath Falls, Oregon 97601

ASDEN: 100176

Vol M04 Page 86597

State of Oregon, County of Klamath  
Recorded 12/20/04 10:20 a m  
Vol M04 Pg 86597  
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: Richard Todd Ragan and Kimberly Kay Ragan  
Trustee: Aspen Title & Escrow, Inc.  
Beneficiary: MERS  
Dated: August 16, 2004  
Recorded: August 18, 2004  
Book: M04  
Page: 54343  
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: December 16, 2004

Aspen Title & Escrow, Inc.

by Jon Lynch  
Jon Lynch

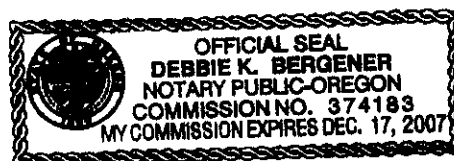
State of Oregon  
County of Klamath }:

Personally appeared, Jon Lynch, 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:  
Gateway Business Bank, DBA Mission Hills  
1403 N Tustin Avenue, Suite 280  
Santa Ana, CA 92705

Debbie K. Bergener  
Notary Public for Oregon  
my commission expires December 17, 2007



2004