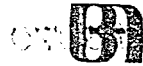


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Bank of America

Volume 92 Page 16869

When recorded mail to:

HUBLER STEVEN W
HUBLER JUDY E
1328 CARLSON DRIVE

KLAMATH FALLS OR 97603
LOAN NUMBER: 0007003919
PF: 05-21-92

FULL RECONVEYANCE

The undersigned as Trustee under that certain Deed of Trust dated 12-11-72, in which DAVID L. PAYNE AND LINDA S. PAYNE, HUSBAND AND WIFE is/was the original grantor and FIRSTBANK MORTGAGE CORPORATION A WASHINGTON CORPORATION is/was the original beneficiary, recorded on 12-19-72, as Auditor's File No. , in Vol/Book of Mortgages, at page , records of KLAMATH County, OREGON

Having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby reconvey, without warranty, to the person(s) entitled thereto, all of the right, title and interest now held by said Trustee in and to the property described in said Deed of Trust, situated in KLAMATH County, OREGON

Dated 07/13/92

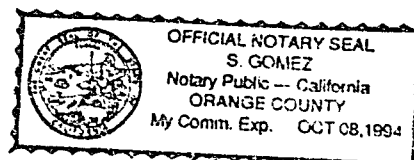
BANK OF AMERICA N.T. & S.A.
a National Banking Association

BY: E. Derstepanian
E. Derstepanian
Assistant Vice President

BY: M. Reyes
M. Reyes
Assistant Cashier

STATE OF CALIFORNIA
COUNTY OF ORANGE

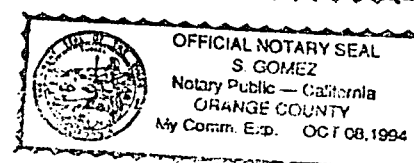
On 07/13/92, before me, the Undersigned, a Notary Public in and for said State, personally appeared E. Derstepanian & M. Reyes personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as (an) Assistant Vice President & Assistant Cashier on behalf of Bank of America National Trust and Savings Association, a national banking association, and acknowledged to me that the association executed it.



Witness my hand and official seal

Signature: [Signature]

ED/TT



16870

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Bank of America the 30th day
of July A.D. 19 92 at 10:00 o'clock A M., and duly recorded in Vol. M92
of Mortgages on Page 16869

Evelyn Biehn County Clerk

By Dorinda M. Mendenhall

FEE \$15.00