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AFTER RECORDING RETURN TO:
LOGS National Recording Services
4201 Lake Cook Road
Northbrook, IL 60062

Vol. m92 Page 26951

PFB Loan No.: 107110-ADAMS, RONALD L.
Payoff Date: September 2, 1992

FULL RECONVEYANCEDEED OF TRUST REFERENCE:

Dated: **June 19, 1978**
Recorded: **June 26, 1978**
Instrument No.: **50632**
Book No.: **78 / Page No.: 13572**
Trustor: **RONALD L. ADAMS AND LAURIE G. ADAMS, HUSBAND AND WIFE**
Trustee: **D.L. HOOTS**
Beneficiary: **SECURITY SAVINGS AND LOAN ASSOCIATION**
State: **OREGON / County: KLAMATH**
Legal Description:

SEE ATTACHED ADDENDUM

KELLY D. SUTHERLAND of SHAPIRO & KREISMAN, as successor trustee, pursuant to the request of said owner and holder in accordance with the provisions of said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the estate, title and interest now held by it under said deed of trust.

Dated 10/27/92

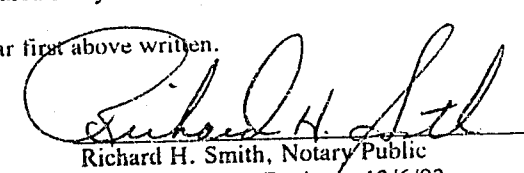
KELLY D. SUTHERLAND of SHAPIRO & KREISMAN as
TRUSTEE for PACIFIC FIRST BANK. A FEDERAL
SAVINGS BANK, formerly known as PACIFIC FIRST
FEDERAL SAVINGS BANK

BY: 
Kelly D. Sutherland, Attorney at Law

STATE OF OREGON
COUNTY OF MULTNOMAH, ss.

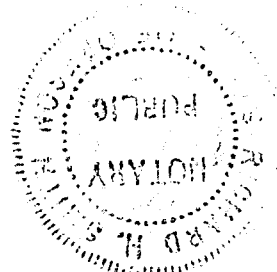
On 10/27/92 before me, the undersigned, a Notary Public in and for the State of
Oregon, duly commissioned and sworn, personally appeared Kelly D. Sutherland of Shapiro & Kreisman.

Witness my hand and seal hereto affixed the day and year first above written.


Richard H. Smith, Notary Public
My Commission Expires: 12/6/93

Send Tax Statements To:
ADAMS, RONALD L.
933 ALMADEN
EUGENE, OR 97402

OREGON (6/92) Substitution & Reconveyance
Pacific First Bank(FHL)/Prepped By: BS



Loan #: 107110County KlamathState OR

ADDENDUM

A tract of land lying in the Southeast quarter of the Northwest quarter of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, and being more particularly described as follows,

Beginning at an iron pin which is 30 feet North and 30 feet East of a brass plug marking the intersection of the centerline of the Klamath Falls-Lakeview highway and a county road to the North and South along the Section line between Section 1 and 2, Township 39 South, Range 9 East of the Willamette Meridian; thence East 1320.0 Feet to an iron pipe marking the East boundary of a North-South road (Patterson St.) and the South boundary of Simmers Avenue to the East; thence along the South boundary of said Simmers Avenue, North 88° 55' East 330.0 feet; thence North 0° 03' East 60.0 feet to an iron pipe on the North boundary of said Simmers Avenue to the true point of beginning of this description; thence North 0° 03' East parallel to Patterson Street, 310.0 feet; thence North 88° 55' East 55.0 feet; thence South 0° 03' West 310.0 feet; thence South 88° 55' West 55.0 feet, more or less to the true point of beginning.

Said described parcel lies wholly within the Southeast quarter of the Northwest quarter of Section 1, Township 39 South, Range 9 East of the Willamette Meridian.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 13th day
of Nov. A.D., 19 92 at 9:53 o'clock A.M., and duly recorded in Vol. M92,
of _____ Mortgages _____ on Page 26951.

Evelyn Biehn

County Clerk

By Russell G. Mullendore

FEE \$15.00