

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

Norwest Mortgage Corp.
5024 Parkway Plaza Blvd.
Charlotte, NC 28217-

DEED OF RECONVEYANCE

Norwest Mortgage Inc. #8173239 "Morgan" Lender ID/ Klamath, Oregon

WHEREAS FORREST N.A. BACCI whose address is 521 S. W. CLAY SUITE 200, PORTLAND, OR 97201 is the present Trustee of record under the following described Deed of Trust:

Trustor: PHILLIP E MORGAN AND TARA R MORGAN, HUSBAND AND WIFE
Beneficiary: NORWEST MORTGAGE INC. S/B/M DIRECTORS MORTGAGE LOAN CORPORATION
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION
Original Trustee: FIRST AMERICAN INSURANCE COMPANY OF OREGON
Dated: 04/27/94

Recorded on 04/29/94 as Instrument No. 80192 Book M94, Page 13506,
In the County of KLAMATH, State of OREGON

Property Address: 1114 Crescent Avenue, Klamath Falls, OR, 97601

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust,

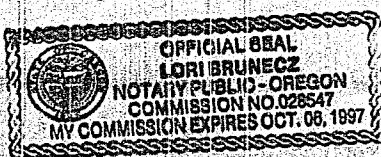
DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By Forrest N.A. Bacci as Trustee
On 2/12/97 (DATE)

By [Signature]
FORREST N.A. BACCI, TRUSTEE

STATE OF OREGON, COUNTY OF MULTNOMAH) SS

On this 12th day of February, 1997, before me, a Notary Public in and for said County and State, personally appeared Forrest N.A. Bacci, known to me to be the individual who executed the foregoing instrument and acknowledged to me that said instrument was executed freely and voluntarily.



[Signature]
NOTARY PUBLIC FOR OREGON
My Commission Expires:

STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Norwest Mortgage Corp. the 19th day
of February A.D. 1997 at 2:57 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 4943

FEE \$10.00

by [Signature] Bernetha G. Letsch, County Clerk