

Oregon

Prepared by:

Deborah M. Gaulocher, 1084760212
 NationsBank Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:

Bradford D Howard
 Carole M Howard
 336 Pine Grove Rd.
 Klamath Falls, OR 97603

Full Reconveyance

NationsBank, N.A., a National Association under the laws of the United States of America, as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Bradford D Howard and Carole M Howard

Trustor, and recorded in the official records of the County of Klamath, Oregon as follows: DATE April 26, 1993 IN BOOK/REEL M93 PAGE/IMAGE 8851. Now, therefore, in accordance with said request and provisions of said Deed of Trust NationsBank, N.A. as Trustee, does hereby RECONVEY, without warranty, to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Oregon, described as follows:
 See Attached

In Witness Whereof, NationsBank, N.A. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Date: December 9, 1997

NationsBank, N.A. as Trustee

By: Lucille A. Przybyla
 Lucille A. Przybyla,
 Sr. Vice President

STATE OF NEW YORK
COUNTY OF ERIE

On December 9, 1997, before me, the undersigned, personally appeared Lucille A. Przybyla, title of Sr. Vice President of NationsBank, N.A. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Deborah M. Gaulocher
 Deborah M. Gaulocher
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires October 15, 1998

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

NationsBank Mort.

on this 9th day of February A.D., 1998
 at 2:25 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 4139

Bernetha G. Letsch, County Clerk

By: Kardian Ross
 Fee \$10.00 Deputy.