

WHEN RECORDED MAIL TO:

First American Title Co.
422 Main Street
Klamath Falls, OR 97601

LOAN NUMBER: 0040687252

R-52540

FULL RECONVEYANCE

THE UNDERSIGNED BANK OF AMERICA, NT & SA, TRUSTEE UNDER THAT CERTAIN DEED OF TRUST DATED, 05-28-93, IN WHICH JAMES D JOHNSON & CAROLE A JOHNSON, HUSBAND & WIFE TRUSTOR(S), AND RECORDED ON 06-04-93, AS INSTRUMENT/FILE NO. 62524, IN BOOK/REEL/VOLUME/DOCKET M93, PAGE/IMAGE 12883, OF OFFICIAL RECORDS IN THE OFFICE OF THE COUNTY RECORDER OF KLAMATH COUNTY, OREGON. HAS RECEIVED FROM BENEFICIARY THEREUNDER A WRITTEN REQUEST TO RECONVEY AND IN ACCORDANCE WITH SAID REQUEST AND THE PROVISIONS OF SAID DEED OF TRUST, DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

DATED: AUGUST 11, 1998.

BANK OF AMERICA, NT & SA

BY: Isabella Axelson
ISABELLA AXELSON
ASSISTANT VICE PRESIDENT

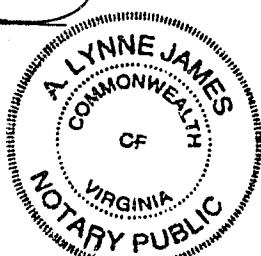


STATE OF VIRGINIA
COUNTY OF HENRICO

ON 08-11-98, BEFORE ME, A. LYNNE JAMES, A NOTARY PUBLIC, IN AND FOR HENRICO, VIRGINIA, SAID COUNTY AND STATE, PERSONALLY APPEARED ISABELLA AXELSON, ASSISTANT VICE PRESIDENT, PERSONALLY KNOW 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 SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY AND THAT BY 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.

A. Lynne James
A. LYNNE JAMES
NOTARY PUBLIC



MY COMMISSIONS EXPIRES:
SEPTEMBER 30, 1999

PU498;KMG

Commission Expires: September 30, 1999

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 18th day
of August A.D., 19 98 at 3:11 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 30440

FEE \$10.00

By Bernetha G. Letsch Bernetha G. Letsch, County Clerk