

State of Oregon
County of Klamath

Prepared by:

Heidi R. Savinsky, 1084688348
NationsBank Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 235-6000

When recorded mail to:

Ronald J Nespechal
Nancy L Nespechal
4949 Laurelwood Dr
Klamath Falls, OR 97603

STATE OF OREGON
County of Klamath ss.

Filed for record at request of:

NationsBank Mort.

on this 15th day of October A.D. 1998
at 2:12 o'clock P. M. and duly recorded
in Vol. M28 of Mortgages Page 37821

Bernetha G. Letsch, County Clerk

By Kathleen Brown

Fee, \$10.00

Deputy.

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 Ronald J Nespechal and Nancy L Nespechal

Trustor, to JACKSON COUNTY FEDERAL BANK, FSB, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE April 28, 1992 AS INSTR. NO. 44095 IN BOOK/REEL M52 PAGE/IMAGE 9023. 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: LOT 11 IN BLOCK 15 OF TRACT NO. 1064, FIRST ADDITION TO GATEWOOD, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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

Date: September 28, 1998

NationsBank, N.A. as Trustee

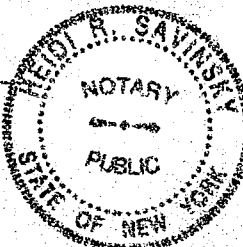
By: Lucille A. Przybyla
Lucille A. Przybyla,
Sr. Vice President

STATE OF New York
COUNTY OF Erie

On September 28, 1998, 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.

Heidi R. Savinsky
Heidi R. Savinsky
Notary Public, State of New York
Qualified in Niagara County
Commission Expires October 7, 1998



98 OCT 15 P 2:12

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