

State of Oregon
 County of Klamath
 Prepared by:
 Renee Heisler, 1084742657
 NationsBank Mortgage Corporation
 235 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Cynthia L. Williams

29895 Nw Olson
 Gaston, OR 97119

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 Cynthia L. Williams

Trustor, to Jackson County Federal Bank, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE February 1, 1993 AS INSTR. NO. 57013 IN BOOK/REEL M93 PAGE/IMAGE 2239. 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: October 5, 1998

NationsBank, N.A. as Trustee

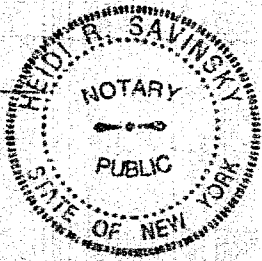
By: Lucille Przybyla
 Lucille A. Przybyla,
 Sr. Vice President

STATE OF New York
 COUNTY OF Erie

On October 5, 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



38500

1084742657

A parcel of land situate in the NW 1/4 of the NE 1/4 of Section 17, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows:

Beginning at a point on the North line of the NW 1/4 of the NE 1/4 of Section 17, which said point intersects with the Easterly right of way line of Reeder Road; thence South along said Easterly right of way line of Reeder Road, 330 feet; thence East 660 feet; thence North 330 feet more or less to the North line of said NW 1/4 of the NE 1/4; thence West along said North line 660 feet more or less to the point of beginning.

CODE 164 MAP 3910-1700 TL 300

STATE OF OREGON: COUNTY OF KLAMATH: ss

Filed for record at request of NationsBanc the 21st day
of October A.D., 1998 at 10:27 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 38499

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross