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98 NOV 13 AM 1:50 Vol. M98 Page 41470Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Virginia Cummings
310 Pacific Terrace
Klamath Falls, OR 97601DEED OF RECONVEYANCENorwest Mortgage, Inc. - Charlotte #7031565 "CUMMINGS" Lender ID:705013/ Klamath, Oregon
WHEREAS FORREST N.A. BACCI whose address is 1001 SOUTHWEST FIFTH AVE SUITE 1660,
PORTLAND, OR 97204 is the present Trustee of record under the following
described Deed of Trust:Trustor: VIRGINIA L CUMMINGS,
Beneficiary: NORWEST MORTGAGE INC.
Original Beneficiary: NORWEST MORTGAGE, INC.
Original Trustee: OREGON TITLE COMPANY
Dated: 09/08/95
Recorded on 09/08/95 as Instrument No. M-9524395
In the County of KLAMATH, State of OREGON

Property Address: 310 Pacific Terrace, Klamath Falls, OR, 97601

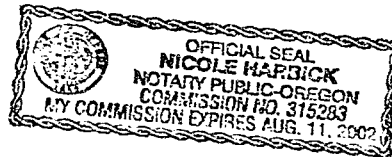
AND WHEREAS, the above said Deed of Trust has been paid in full;

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 ⁹⁵ Trustee
On 10-28-98 (DATE)By: [Signature]
FORREST N.A. BACCISTATE OF Oregon
COUNTY OF MultnomahOn 10-28-98 before me, Nicole Hargick, a Notary
Public in and for Multnomah County, in the State
of Oregon, personally appeared FORREST N.A.
BACCI, personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal,

Nicole Hargick

Notary Expires: / /

ARC, 25500 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
AEC*19280924-3X04 OK KLAMA KLAMATH OR SAT. 990229/7031565 KYOREC R1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of American Reconveyance the 13th day
of Nov 19 98 at 11:50 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 41470FEE
\$10.00By Bernetha G. Letsch, County Clerk
[Signature]