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Vol. M98 Page 47753Form RD OR 1965-4 (OR)
10/20/98

MT46206-KC

98 DEC 30 AM 1:15

FULL

DEED OF RECONVEYANCE

The undersigned trustee under the deed(s) of trust executed by
WILMA JEAN NICHOLS

as grantor(s), dated and recorded in the Mortgage Records of KLAMATH County, Oregon
 accordingly:

| Date of Instrument | Date Recorded | Docket or Book No. | Page No. |
|-----------------------|------------------|---|-------------|
| 03-16-1982 | 03-16-1982 | Doc. MTC 10663-I- 9992 Volume M82, pages 3253 - 3255 | |

conveying real property situated in said county described as follows:

Lots 4, 5 and 6 in Block 8, CHILOQUIN DRIVE ADDITION, to the City of Chiloquin,
 according to the official plat thereof on file in the office of the County Clerk
 Klamath County, Or.

having been advised that the obligations secured by said trust deed(s) have been fully paid and
 performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty,
 express or implied, to the person(s) legally entitled thereto, all of the estate held by the
 undersigned in and to said described premises by virtue of said trust deed(s).

This instrument pertains only to the real property and trust deed(s) herein described and
 none other.

IN WITNESS WHEREOF, United States of America acting through the Rural Housing
 Service, successor in interest to the Farmers Home Administration, United States Department of
 Agriculture, has executed this instrument by and through the undersigned official.

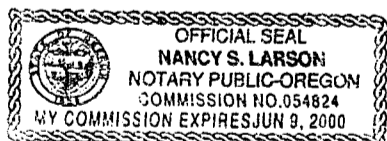
Date: December 15, 1998

By: [Signature]
 STANLEY G. SCHMIDT
 Acting State Director

ACKNOWLEDGEMENT

STATE OF OREGON)
)ss:
 COUNTY OF MULTNOMAH)

This foregoing instrument was acknowledged before me this 15th day of December,
1998, by STANLEY G. SCHMIDT as Acting State Director, Rural Development, United
 States of America acting through the Rural Housing Service, successor in interest to the Farmers
 Home Administration, United States Department of Agriculture.



After recording return to:

WILMA JEAN NICHOLS
535 South Chiloquin Drive
Chiloquin, OR 97624

Nancy J. Larson
 Notary Public
 My Commission Expires:
June 9, 2000

STATE OF OREGON, ss.
 County of Klamath

Filed for record at request of:

Amerititle
 on this 30th day of December A.D., 1998
 at 11:15 o'clock A. M. and duly recorded
 in Vol. M98 of Mortgages Page 47753

Bernetha G. Letsch, County Clerk

By Kathleen Ross

Fee, \$10.00

Deputy: