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WHEN RECORDED MAIL TO:

Stephen H Tillson
D Aracely Tillson
8221 Hwy 66
Klamath Falls OR 97601

MTC 45918-KJ

LOAN NUMBER: 0030785669

FULL RECONVEYANCE

THE UNDERSIGNED BANK OF AMERICA, NT & SA, TRUSTEE UNDER THAT CERTAIN DEED OF TRUST DATED, 11-08-95, IN WHICH STEPHEN E TILLSON AND D ARACELY TILLSON TRUSTOR(S), AND RECORDED ON 11-13-95, AS INSTRUMENT/FILE NO. 8963, IN BOOK/REEL/VOLUME/DOCKET M95, PAGE/IMAGE 30847, 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: DECEMBER 22, 1998.

BANK OF AMERICA, NT & SA

BY: 
ISABELLA AXELSON
ASSISTANT VICE PRESIDENT

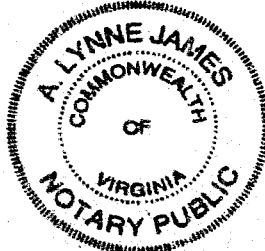


STATE OF VIRGINIA
COUNTY OF HENRICO

ON 12-22-98, 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
NOTARY PUBLIC



PU498; KTT

Commission Expires: September 30, 1999

MY COMMISSIONS EXPIRES:
SEPTEMBER 30, 1999

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

Amerititle

on this 4th day of January A.D. 19 99
at 11:35 o'clock A.M. and duly recorded
in Vol. M99 of Mortgages Page 43
Linda Smith, County Clerk
By Kathleen Rosa Deputy

Fee, \$10.00