

State of Oregon
 County of Klamath
 Prepared by:
 Dawn J. Ruth, 1010365614
 NationsBanc Mortgage Corporation
 205 Park Cluic Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Pegeen S Fitzpatrick
 5801 Basin View Dr
 Klamath Falls, OR 97603

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 Pegeen S Fitzpatrick

Trustor, to KeyCorp Mortgage Inc., Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE April 5, 1994 AS INSTR. NO. 78567 IN BOOK/REEL M94 PAGE/IMAGE 9938. 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, as described in recorded Deed of Trust.

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

Date: March 17, 1999

NationsBank, N.A. as Trustee

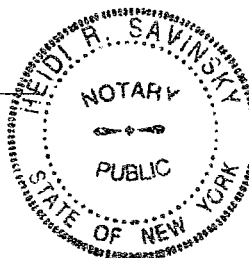
By: Lucille A. Przybyla
 Lucille A. Przybyla,
 Sr. Vice President

STATE OF New York
 COUNTY OF Erie

On March 17, 1999, 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, 2000



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc Mort. Corp. the 6th day
 of April A.D. 1999 at 11:24 o'clock A. M., and duly recorded in Vol. M99
 of Mortgages on Page 12304

FEE

\$10.00

Linda Smith, County Clerk

by Matthew Rose