

State of Oregon
 County of Klamath
 Prepared by:
 Dawn J. Ruth, 1092614518
 Bank of America Mortgage
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

1999 JUL -8 AM 10: 54

When recorded mail to:
 Gregory Michael Rathbur
 Teresa R Rathburn
 PO Bx 721 Freight Rd Ln
 Keno, OR 97627

State of Oregon, County of Klamath
 Recorded 7/08/99, at 10:54 a.m.
 In Vol. M99 Page 27235
 Linda Smith,
 County Clerk Fee \$ 10 - KR

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 Gregory Michael Rathburn and Teresa R Rathburn

Trustor, to Jackson County Federal Bank, FSB, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: **DATE** January 29, 1992 **AS INSTR. NO.** 40398 **IN BOOK/REEL** M92 **PAGE/IMAGE** 1920. 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: June 18, 1999

NationsBank, N.A. as Trustee

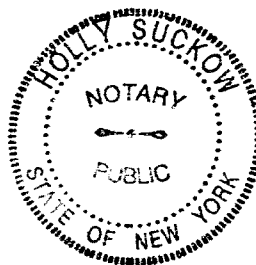
By: Daneen M. Sparcino
 Daneen M. Sparcino,
 Vice President

STATE OF New York
 COUNTY OF Erie

On June 18, 1999, before me, the undersigned, personally appeared Daneen M. Sparcino, title of 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.

Holly Suckow
 Holly Suckow
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires October 28, 2000



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