Recording Requested By: EquiCredit Corporation

When Recorded Return To:

FORREST N. A. BACCL 1001 S.W. 5th AVE., # 1680 - PORTLAND, OR 97204

RN

DEED OF RECONVEYANCE

NationsCredit #:7002114473 "FLAGOR" Lender ID:001307/ Klamath, Oregon

WHEREAS FORREST N.A. BACCI whose address is 1001 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 is the present Trustee of record under the following described Deed of Trust:

Trustor: MICHELE R. FLAGOR, A MARRIED WOMAN AS HER SOLE AND SEPERATE PROPERTY Beneficiary: NATIONSCREDIT HOME EQUITY SERVICES CORPORATION

Beneficiary: NATIONSCREDIT HOME EQUITY SERVICES CORPORATION Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 09/29/98

Recorded on 10/06/98 as Instrument No. 67452 Book M98, Page 36798,

In the County of KLAMATH, State of OREGON

Property Address: 1851 Wiard Street, Klamath Falls, OR, 97603

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 as Trustee On 11-13-2000 (DATE)

By: Inosterial N. B. Bacci

STATE OF Oregon
COUNTY OF Multnomab

on 1-13-2000, before me, lori Carpanter, a Notary Public in and for Multiple of County, in the State of Over 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

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,

Notary Expires:

OFFICIAL SEAL
LORI CARPENTER
NOTARY PUBLIC-OREGON
COMMISSION NO. A304434
MY COMMISSION EXPIRES OCT. 6, 2001

(This area for notarial seal)

James Raulerson, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769 JLR-20001024-0058 ORKLAMA KLAMATH OR BAT: 10923/7002114473 KXORDOR1

State of Oregon, County of Klamath Recorded 12/05/00, at 10:00 c m. in Vol. M00 Page 43630 Linda Smith,

County Clerk Fee\$ 2/02