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RECORDING REQUESTED BY AND MAIL TO:

HOMESIDE LENDING, INC.

Post Office Box 45298

Jacksonville, FL 32232-5298

Vol. M98 Page 18943

98 JUN -4 P2:14

MORTGAGE #: 12497176

NAME: MILLER, S.E.

FULL RECONVEYANCE

DEED OF TRUST REFERENCE:

Dated: 04/20/94

Recorded: 04/26/94

Instrument #: N/A

Book #: M-94 / Page #: 12526

Trustor: STEPHEN E. MILLER AND LINDA L. MILLER, HUSBAND AND WIFE

Trustee: FIRST AMERICAN TITLE

Beneficiary: BANK UNITED OF TEXAS

State: OR / County: KLAMATH

Amount: 138400.00

KELLY D. SUTHERLAND of SHAPIRO & KREISMAN, as substituted Trustee under the described Deed of Trust, having received from the holder of the obligations a written request to reconvey, hereby reconveys, without warranty, to the person or persons legally entitled thereto, but without warranty, all the state, title and interest now held by said Trustee thereunder.

Dated: 5/22/98

KELLY D. SUTHERLAND of SHAPIRO & KREISMAN as TRUSTEE for
HOMESIDE LENDING, INC.

BY: [Signature]

Kelly D. Sutherland, Attorney at Law

STATE OF OREGON

COUNTY OF multnomah, ss,

On this 22 day of May, 1998, before me, the undersigned, a Notary Public in the state of Oregon, duly commissioned and sworn, personally appeared Kelly D. Sutherland, known to me to be an Attorney at Law for Shapiro & Kreisman, the person who executed the within instrument as Substitute Trustee.

Witness my hand and seal hereto affixed the day and year first above written.

[Signature]

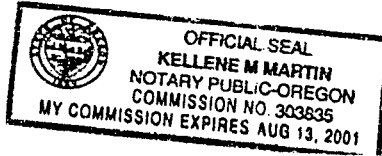
Notary Public

My Commission Expires: _____

OR.BBM

RMS 12/96

Batch: 05/18/98



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Homeside Lending Inc. the 4th day
of June A.D., 19 98 at 2:14 o'clock P.M., and duly recorded in Vol. M98
of Mortgages on Page 18943.

FEE \$10.00

Bernetha G. Letsch, County Clerk
By Kathleen Ross