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State of Oregon  
 County of Klamath  
 Prepared by:  
 Dawn J. Ruth, 1084667854  
 NationsBank Mortgage Corporation  
 205 Park Club Lane  
 Buffalo, NY 14231-9000  
 1 (800) 285-6000

When recorded mail to:  
 Clifford L Sutherland  
 Geneva Sutherland  
 3901 Bristol Ave  
 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 Clifford L Sutherland and Carmel Sutherland

Trustor, to Jackson County Federal Bank, FSB, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE March 6, 1992 IN BOOK/REEL M92 PAGE/IMAGE 4624. 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: February 2, 1999

NationsBank, N.A. as Trustee

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

STATE OF New York  
 COUNTY OF Erie

On February 2, 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.

Renee C. Heisler  
 Renee C. Heisler  
 Notary Public, State of New York  
 Qualified in Erie County  
 Commission Expires September 28, 2000

STATE OF OREGON - COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBank Mortgage the 17th day  
 of February A.D. 1999 at 11:54 o'clock A.M. and duly recorded in Vol. M99  
 of Mortgages on Page 5482

FEE \$10.00

Linda Smith, County Clerk

by Kathleen Ross