

RECORDING REQUESTED BY AIR MAIL TO:
 HOMESIDE LENDING, INC.
 Post Office Box 45298
 Jacksonville, FL 32232-2998

MORTGAGE #: 2209136
 NAME: SCHMIDT, ROGER T.

BILL RECONVEYANCE

DEED OF TRUST REFERENCE:

Dated: 07/20/79
 Recorded: 07/24/79
 Instrument #: 71149
 Book #: 79 / Page #: 17518
 Trustor: ROGER T. SCHMIDT AND CAROLYN JEAN SCHMIDT, HUSBAND AND WIFE
 Trustee: MOUNTAIN TITLE COMPANY
 Beneficiary: EQUITABLE SAVINGS AND LOAN ASSOCIATION, AN OREGON CORPORATION
 State: OR / County: KLAMATH
 Amount: 49500.00

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: 3/9/99

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

BY: [Signature]

Kelly D. Sutherland, Attorney at Law

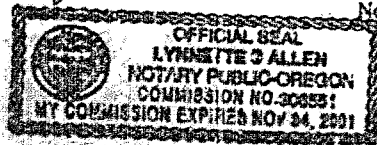
STATE OF OREGON
 COUNTY OF Multnomah ss.

On this 9th day of March, 1999, 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.

My Commission Expires: 11/4/01

OR.BM
 RMS 12/96
 Patch: 03-02/99



Notary Public

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Homeside Lending the 19th day
 of March A.D. 1999 at 11:44 o'clock A. M. and duly recorded in Vol. M99
 of Mortgages on Page 9892

FEE \$10.00

Linda Smith, County Clerk

by Kathleen Rose