

**State of Oregon
County of Klamath**

Prepared by:

Carolyn J. Majewski, 2001471453

Bank of America Mortgage

205 Park Club Lane

Buffalo, NY 14231-9000

1 (800) 285-6000

When recorded mail to:

✓ Mark W Payne

3139 NE Cromwell CT

Bend, OR 97701

Full Reconveyance

Bank of America, 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 Mark W Payne

Trustor, to GN Mortgage Corporation, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: **DATE** August 26, 1997 **AS INSTR. NO.** 44135 **IN BOOK/REEL M97 PAGE/IMAGE 27917' Page**. Now, therefore, in accordance with said request and provisions of said Deed of Trust Bank of America, 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, Bank of America, N.A. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Date: September 8, 1999

Bank of America, N.A. as Trustee

By:

Suzanne M. Haumesser
Suzanne M. Haumesser,
Sr. Vice President

STATE OF New York
COUNTY OF Erie

On September 8, 1999, before me, the undersigned, personally appeared Suzanne M. Haumesser, title of Sr. Vice President of Bank of America, 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.

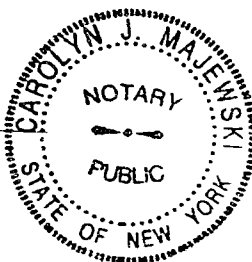
WITNESS my hand and official seal.

Carolyn J. Majewski
Carolyn J. Majewski

Notary Public, State of New York

Qualified in Erie County

Commission Expires October 15, 2000



State of Oregon, County of Klamath
Recorded 9/21/99, at 2:57 p.m.
In Vol. M99 Page 37544
Linda Smith
County Clerk Fee \$ 10.00