Vol_M99_Page_40611

State of Oregon
County of Klamath
Prepared by:
Christine D. Ingalsbe, 1084645611
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to: William J McCarthy Jeanne E McCarthy 105 Poshard St Pleasant Hill, CA 94523

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 William J McCarthy and

Jeanne E McCarthy

Trustor, to Jackson County Federal Bank, F.S.B., Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE November 19, 1991 AS INSTR. NO. 37592 IN BOOK/REEL M91 PAGE/IMAGE 24196' 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 27, 1999

Bank of America, N.A. as Trustee

Suzanne M. Haumesser, Sr. Vice President

STATE OF New York COUNTY OF Erie

On September 27, 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

WITHESS my hand and official seal.

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 9, 2000

