

State of Oregon  
County of Klamath  
Prepared by:  
Cindy K. Wiegert, 1068105780  
Bank of America Mortgage  
205 Park Club Lane  
Buffalo, NY 14231-9000  
1 (800) 285-6000

1999 OCT 18 PM 3:21

When recorded mail to:  
Wayne W Snider  
Kerry P Snider  
1309 Sargent St  
Klamath Falls, OR 97601

### 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 Wayne W Snider and Kerry P Snider

Trustor, to Jackson County Federal Bank, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE November 23, 1993 AS INSTR. NO. 71689 IN BOOK/REEL M93 PAGE/IMAGE 30959' 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: October 6, 1999

Bank of America, N.A. as Trustee


By: 

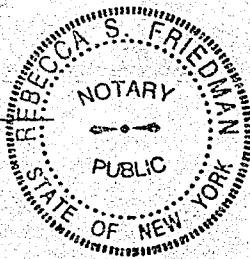
Suzanne M. Haumesser,  
Sr. Vice President

STATE OF New York  
COUNTY OF Erie

On October 6, 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.

  
Rebecca S. Friedman  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires December 8, 1999



State of Oregon, County of Klamath  
Recorded 10/18/99, at 3:21 p. m.  
In Vol. M99 Page 41349  
Linda Smith,  
County Clerk Fee\$ 10<sup>00</sup>