

State of Oregon
 County of Klamath
 Prepared by:
 Cindy K. Wiegert, 1006902447
 Bank of America Mortgage
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Phillip A Harbin Jr
 Margaret L Harbin
 1987 Esplanade Street
 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 Phillip A Harbin Jr and Margaret L Harbin

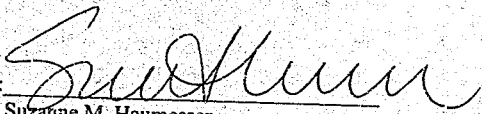
Trustor, to KeyCorp Mortgage Inc., Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE February 16, 1994 AS INSTR. NO. 76185 IN BOOK/REEL M94 PAGE/IMAGE 5135' Page . Now, therefore, in accordance with said request and provisions of said Deed of 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 14, 1999

Bank of America, N.A. as Trustee

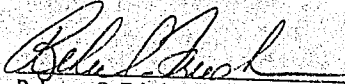
By:


 Suzanne M. Haumesser,
 Sr. Vice President

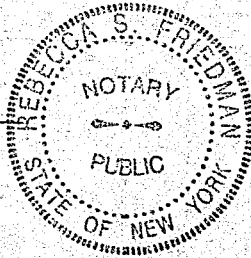
STATE OF New York
 COUNTY OF Erie

On October 14, 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 10/27/99, at 2:21 p.m.
 In Vol. M99 Page 42894
 Linda Smith,
 County Clerk Fee \$ 10.00