

State of Oregon
 County of Klamath
 Prepared by:
 Cindy K. Wiegert, 1013863798
 Bank of America Mortgage
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

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When recorded mail to:
 Ronald E Harris
 Kimberly Harris
 1540 Columbia St Uppr
 Hood River, OR 97031

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 Ronald E Harris and Kimberly Harris

Trustor, to KeyCorp Mortgage Inc., Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE May 11, 1994 AS INSTR. NO. 80838 IN BOOK/REEL M94 PAGE/IMAGE 14862 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: November 19, 1999

Bank of America, N.A. as Trustee

By:

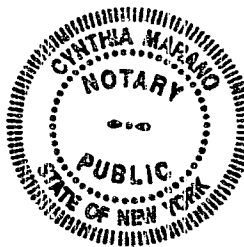
Suzanne M. Haumesser
 Suzanne M. Haumesser,
 Sr. Vice President

STATE OF New York
 COUNTY OF Erie

On November 19, 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.

Cynthia Marano
 Cynthia Marano
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 9, 2000



State of Oregon, County of Klamath
 Recorded 12/07/99, at 12:43 p.m.
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 Linda Smith,
 County Clerk Fee \$ 10.00