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State of Oregon County of Klamath

Prepared by: Deena Emminger Loan Number: 1023325580 Bank of America Mortgage

475 CrossPoint Parkway, Getzville, NY 14068

6)X

When recorded mail to:

Frank E Hoblit

P.O. Box 8081 Klamath Falls, OR 97602 State of Oregon, County of Klamath Recorded 2/23/00, at 3:36 p m. In Vol. M00 Page 5625 Linda Smith, County Clerk Fee\$ 2/

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 Frank E Hoblit

Trustor, to Directors Mortgage Loan Corporation, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE 09/29/1993 AS INSTR. NO. 68840 IN BOOK/REEL M93 PAGE/IMAGE 25128 . 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: 12/28/1999

Bank of America, N.A. as Trustee

Suzanne M. Haumesser, Senior Vice President

STATE OF New York COUNTY OF Erie

On 12/28/1999, before me, the undersigned, personally appeared Suzanne M. Haumesser, title of Senior 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.

WITNES\$ my hand and official seal.

Cynthia Maraho Notary Public, State of New York

Qualified in Erie County

Commission Expires November 09, 2000