

State of Oregon
 County of Klamath
 Prepared by: Jennifer Zagst
 Loan Number: 1022667172
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville, NY 14068

When recorded mail to:
 Arthur R Pepper
 Paulette A Pepper
 33821 Tiller-Trail Hgwy
 Tiller, OR 97484

Ret.

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 Arthur R Pepper and Paulette A Pepper

Trustor, to Directors Mortgage Loan Corporation, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE 08/26/1993 AS INSTR. NO. 66894 IN BOOK/REEL M93 PAGE/IMAGE 21528 . 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: 02/23/2000

Bank of America, N.A. as Trustee

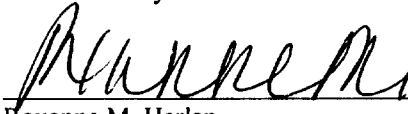
By:

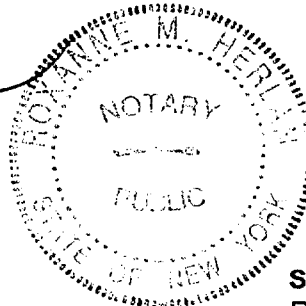

 Suzanne M. Haumesser,
 Senior Vice President

STATE OF New York
 COUNTY OF Erie

On 02/23/2000, 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.

WITNESS my hand and official seal.


 Roxanne M. Herlan
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires March 31, 2001



State of Oregon, County of Klamath
 Recorded 3/03/00, at 2:24 p. m.
 In Vol. M00 Page 6906
 Linda Smith,
 County Clerk Fee \$ 21.00