

**State of Oregon
County of Klamath**

Prepared by: Jennifer Zagst

Loan Number: 1092598216

Bank of America Mortgage

475 CrossPoint Parkway, Getzville, NY 14068

When recorded mail to:

Howard L Johnson

Frances I Johnson

4318 Clinton Ave

Klamath Falls, OR 97603

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 Howard L Johnson and Frances I Johnson

Trustor, to Jackson County Federal Bank, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE 08/07/1992 AS INSTR. NO. 48633 IN BOOK/REEL M92 PAGE/IMAGE 17604 . 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: 03/29/2000

Bank of America, N.A. as Trustee

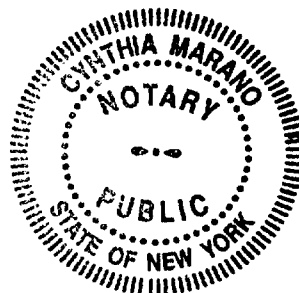
By: Karen S. Wahl
Karen S. Wahl,
Vice President

STATE OF New York
COUNTY OF Erie

On 03/29/2000, before me, the undersigned, personally appeared Karen S. Wahl, title of 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 09, 2000



State of Oregon, County of Klamath
Recorded 04/05/00, at 2:03 P.m.
In Vol. M00 Page 11232
Linda Smith,
County Clerk Fee \$ 21.00