

200 APR 13 PM 12: 40

Vol M00 Page 12073

AFTER RECORDING RETURN TO:

JOHN E BLACKSHER
40051 INCLINE DRIVE
CHILOQUIN OR 97624

State of Oregon, County of Klamath
Recorded 04/13/00, at 12:40 p.m.
In Vol. M00 Page 12073
Linda Smith,
County Clerk Fee \$ 21.00
10.00 + P.H.

LOAN NUMBER: 4165387178

FULL RECONVEYANCE

THE UNDERSIGNED BANK OF AMERICA, N.A. (USA), A NATIONAL BANKING ASSOCIATION, TRUSTEE UNDER THAT CERTAIN DEED OF TRUST DATED 09-10-98, IN WHICH JOHN E. BLACKSHER, AN UNMARRIED MAN TRUSTOR(S), AND RECORDED ON 09-17-98, AS INSTRUMENT/FILE NO. 66461, IN BOOK/REEL/VOLUME/DOCKET M98, PAGE/IMAGE 34245, OF OFFICIAL RECORDS IN THE OFFICE OF THE COUNTY RECORDER OF KLAMATH COUNTY, OREGON. HAS RECEIVED FROM BENEFICIARY THEREUNDER A WRITTEN REQUEST TO RECONVEY AND IN ACCORDANCE WITH SAID REQUEST AND THE PROVISIONS OF SAID DEED OF TRUST, DOES HEREBY RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

DATED: MARCH 20, 2000.

BANK OF AMERICA, N.A. (USA)

BY:


ISABELLA AXELSON
ASSISTANT VICE PRESIDENT

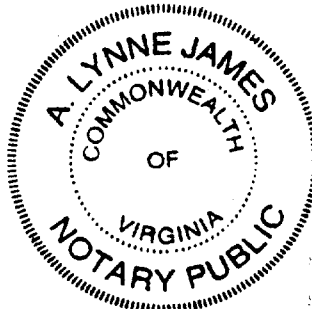
STATE OF VIRGINIA
COUNTY OF HENRICO

ON 03-20-00, BEFORE ME, A. LYNNE JAMES, A NOTARY PUBLIC, IN AND FOR HENRICO, VIRGINIA, SAID COUNTY AND STATE, PERSONALLY APPEARED ISABELLA AXELSON, ASSISTANT VICE PRESIDENT, PERSONALLY KNOW 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 SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY AND THAT BY 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.


A. LYNNE JAMES
NOTARY PUBLIC

MY COMMISSIONS EXPIRES:
SEPTEMBER 30, 2003



PC039;KCD