

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

HOUSEHOLD BANK
P.O. BOX 6003
POMONA, CA 91769

REBECCA L. WHITNEY-SMITH
7821 TINGLEY LANE
KLAMATH FALLS, OR 97603

97 APR -3 A9:08

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: gd
Recon No.: R-153910

FULL RECONVEYANCE

HOUSEHOLD BANK f.s.b., a Corporation
duly appointed Trustee under the following described deed of trust:

TRUSTOR: REBECCA L. WHITNEY-SMITH

Recorded August 13, 1992 as instrument no. 48913 in book M92 page 18091 of Official Records in the office of the Recorder of KLAMATH COUNTY, STATE OF OREGON which deed of trust describes the following property,

REFER TO DEED OF TRUST ABOVE FOR LEGAL DESCRIPTION

having been requested in writing by the holder of the obligation secured by said deed of trust to reconvey the estate granted to trustee under said deed of trust, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by trustee under said deed of trust.

HOUSEHOLD BANK f.s.b.

Dated March 25, 1997

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

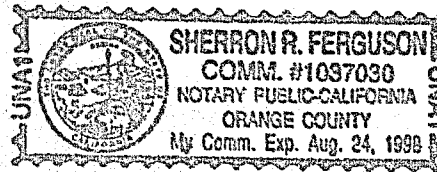
) ss.

By Anile J. Bearce
ANILE J. BEARCE
ASSISTANT VICE PRESIDENT

On March 25, 1997, before me, SHERRON R. FERGUSON, a Notary Public in and for said State, personally appeared ANILE J. BEARCE personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Sherron R. Ferguson



(This area for official notarial seal)

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Household Bank the 3rd day
of April A.D., 19 97 at 9:08 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 9729

FEE

\$10.00

Bernetha G. Letsch, County Clerk
by Kathleen R. Ross