

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

RICHARD N. BELCHER
9567 GREEN BRIER DR
KLAMATH FALLS, OR 97603

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: IH
Recon No.: R-157144

FULL RECONVEYANCE

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

TRUSTOR: RICHARD N. BELCHER
O-JA BELCHER

Recorded July 15, 1992 as instrument no. 47583 in book page 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 May 28, 1997

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

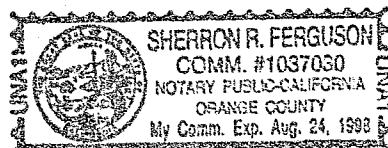
} ss.

By [Signature]
RENEE T. JOHNSON
ASSISTANT VICE PRESIDENT

On May 28, 1997, before me, SHERRON R. FERGUSON, a Notary Public in and
for said State, personally appeared RENEE T. JOHNSON 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 [Signature]



(This area for official notarial seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Household Bank the 10th day
of June A.D., 19 97 at 10:29 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 17662

FEE \$10.00

By Bernetha G. Letsch, County Clerk
[Signature]