

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

JAMES R GERHARDT
757 ROSEWAY DR
KLAMATH FALLS, OR 97601

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Household Bank

on this 1st day of December A.D., 1997
at 9:04 o'clock A. M. and duly recorded
in Vol. M97 of Mortgages Page 39071
Bernetha G. Letsch, County Clerk

By Kathleen Ross
Fec. \$10.00 Deputy.

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: IH
Recon No.: 167724 (T)

FULL RECONVEYANCE

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

TRUSTOR: JAMES R GERHARDT
MYRNA L GERHARDT

Recorded October 30, 1986 as instrument no. 67615 in book M-86 page 19634 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 November 20, 1997

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

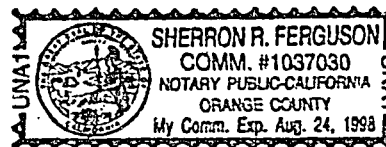
)
) ss.

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

On November 20, 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)

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