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WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

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

LARRY E. SMITH 24980 SCHAUPP ROAD KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath Recorded 10/19/99, at 9:324 m. In Vol. M99 Page 4/445 Linda Smith, County Clerk Fee\$ 1000

SPACE ABOVE FOR RECORDER'S USE ONLY -

Order No.: SMF Recon No.: B-221941

FULL RECONVEYANCE

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

TRUSTOR: LARRY E. SMITH SUZANNE K. SMITH

Recorded April 27, 1998 as instrument no. 57067 in book M98 page 13853 of Official Records in the office of the Recorder of KLAMATH COUNTY, STATE OF OREGON which deed of trust describes the following

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 October 4, 1999

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

HUGHES ASSISTANT VICE PRESIDENT

On October 4, 1999, before me, P.A. COLUCCI, a Notary Public in and for said State, personally appeared R.W. HUGHES 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 executed the instrument.

WITNESS my hard and official seal.

Signature

P. A. COLUCCI Commission # 1161972 Notary Public — California Los Angeles County My Comm. Expires Nov 17, 2001

(This area for official notarial seal)