

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

State of Oregon, County of Klamath
Recorded 11/22/99, at 9:25 a.m.
in Vol. M99 Page 46217
Linda Smith,
County Clerk Fee \$ 16.00

MARK L NOWNING
207 NEVADA STREET
KLAMATH FALLS, OR 97601 2068

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: BLM
Recon No.: H-225406

FULL RECONVEYANCE

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

TRUSTOR: **MARK L NOWNING**
BARBARA M NOWNING

Recorded July 3, 1997 as instrument no. 40496 in book M97 page 20866
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 9, 1999

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

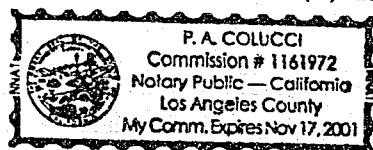
By R.W. HUGHES
ASSISTANT VICE PRESIDENT

) SS.

On November 9, 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
the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

WITNESS my hand and official seal.

Signature P.A. Colucci



(This area for official notarial seal)