

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

ROSALINA J PADILLA
6711 SHASTA WAY
KLAMATH FALLS, OR 97603

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: LK
Recon No.: B-226511

FULL RECONVEYANCE

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

TRUSTOR: ROSALINA J PADILLA
FERDINAND PADILLA

Recorded June 25, 1999 as instrument no. in book M99 page 25370 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 22, 1999

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

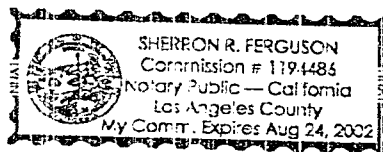
By R.W. HUGHES
ASSISTANT VICE PRESIDENT

SS.

On November 22, 1999, before me, SHERRON R. FERGUSON, 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 Sherron R. Ferguson



(This area for official recording use)

State of Oregon, County of Klamath
Recorded 12/28/99, at 2:44 p.m.
In Vol. M99 Page 50888
Linda Smith,
County Clerk FeeS 10.00