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WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

State of Oregon, County of Klamath
Recorded 12/29/99, at _12:53_ pm.
In Vol. M99 Page _51065_
Linda Smith,
County Clerk   Fee$ _10⁰⁰_

ROBERT D ROSE
1122 LAUREL STREET
KLAMATH FALLS, OR 97601

———————————————————————— SPACE ABOVE FOR RECORDER'S USE ONLY ——

Order No.: BLM
Recon No.: B-229183

FULL RECONVEYANCE

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

TRUSTOR: ROBERT D ROSE

Recorded **July 28, 1998** as instrument no. **63558** in book **M98** page
27696 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
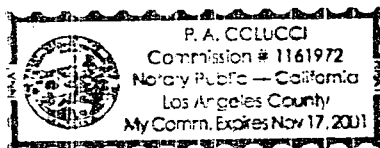acquired by trustee under said deed of trust.

HOUSEHOLD BANK f.s.b.

Dated **December 20, 1999**

By _____
R.W. HUGHES
ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA   )
COUNTY OF LOS ANGELES   ) SS.

On December 20, 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
Commission # 1161972
Notary Public — California
Los Angeles County
My Comm. Expires Nov 17, 2001

(This area for official notarial seal)