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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 1/24/00, at /0:4/4 m. In Vol. M00 Page 23 42 Linda Smith, County Clerk Fee\$ 2/9

ROBERT L. KLEM 504 NORTH TENTH STREET KLAMATH FALLS, OR 97601

SPACE ABOVE FOR RECORDER'S USE ONLY

Order No.: SMF

FULL RECONVEYANCE

Recon No.: T-230432

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

TRUSTOR: ROBERT L. KLEM

Recorded December 5, 1995 as instrument no. 10158 in book M95 page 33304 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.

Dated January 4, 2000

~ 2c

R.W. HUGHES

HOUSEHOLD BANK f.s.b.

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

)) SS. ASSISTANT VICE PRESIDENT

On January 4, 2000, 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)