

State of Oregon, County of Klamath
 Recorded 10/13/00, at 2:02 p.m.
 In Vol. M00 Page 37476
Linda Smith,
 County Clerk Fee \$ 26⁰⁰

When recorded return to:

SIMONDS

c/o REGIONAL TRUSTEE SERVICES
 720 - 7th Avenue Suite #400
 Seattle, WA 98104

Loan No. 661711-23-115016

Trustee No. 126510

Appointment of Successor Trustee and Deed of Full Reconveyance

Dated September 18, 1998

Recorded September 23, 1998

Recording No

Book: M98

Page: 34827

Rerecord as

County of KLAMATH

State: OR

Trustors: FLORA E. SIMONDS

Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Beneficiary: BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO.

Whereas the undersigned has recieved from the beneficiary a Specific and Limited Power of Attorney to appoint a new trustee in the place and stead of the trustee named, and has recorded that document in the above mentioned county.

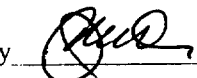
NOW, THEREFORE, in view of the premises, the undersigned hereby appoints REGIONAL TRUSTEE SERVICES CORPORATION, an licensed Oregon escrow association whose address in Washington is 720 - 7th Ave. #400 Seattle, WA 98104, as successor trustee under said trust deed, it to have all the powers of said original trustee, effective forthwith.

THE TRUSTEE, having received from the beneficiary a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby Reconvey Without Warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned have hereunto caused their names to be signed and affixed hereunto by their duly authorized officer(s).

BENEFICIAL OREGON INC. d/b/a BENEFICIAL
 MORTGAGE CO
 NKA HOUSEHOLD FINANCE CORPORATION II

By

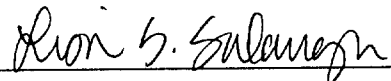


Joseph H. Sipavich, Attorney in Fact

State of Washington)

County of King)

On October 4, 2000 before me,
 the undersigned, personally appeared,
 Joseph H. Sipavich, Attorney in Fact for
 Household Finance Corp. II, acknowledged
 that he signed the same as his voluntary act and
 deed for said principal for the uses therein
 mentioned, and on oath states that said power
 of attorney has not been revoked.

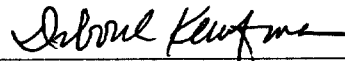


Lisa S. Salanga, Notary Public in and for
 the State of Washington, residing at: Snohomish
 My commission expires: 01/31/2004

LISA S. SALANGA
 STATE OF WASHINGTON
 NOTARY --- PUBLIC
 MY COMMISSION EXPIRES 1-31-04

REGIONAL TRUSTEE SERVICES CORPORATION

By

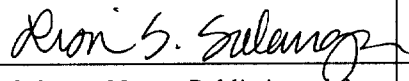


Deborah Kaufman, Secretary

State of Washington)

County of King)

On October 4, 2000 before me,
 the undersigned, personally appeared,
 Deborah Kaufman, being duly sworn did say that
 she is Secretary of Regional Trustee Services
 Corporation, and that said instrument was signed
 on behalf of said Corporation by authority of its
 Board of Directors and she acknowledged said
 instrument to be its voluntary act and deed.



Lisa S. Salanga, Notary Public in and for
 the State of Washington, residing at: Snohomish
 My commission expires: 01/31/2004

LISA S. SALANGA
 STATE OF WASHINGTON
 NOTARY --- PUBLIC
 MY COMMISSION EXPIRES 1-31-04