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When recorded return to:

KERNS

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

State of Oregon, County of Klamath Recorded 12/21/00, at 3:33 pm. In Vol. M00 Page_ 45976 Linda Smith, County Clerk Fee\$24

Loan No.

661711-00-517106

Trustee No.

132747

Appointment of Successor Trustee and Deed of Full Reconveyance

February 18, 2000

Recorded

State: OR

February 24, 2000

Recording No

Book: M00

Rerecord as County of

KLAMATH

Page: 5718

Trustors:

MARK EVERETT KERNS AND CAROLYN M. STUCK

This instrument is being recorded as

accommedation only, and has not bee examined as to validity, sufficiency or elieut

may have upon the herein described propert This courtesy recording has been requested

)

Trustee:

AMERITITLE

aspen title & eschow, inc.

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

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 C

NKA HOUSEHOLD FINANCE CORPORATION II

Joseph H. Sipavich, Attorney in Fact

State of Washington

County of King

Ubnal &

Deborah Kaufman, Secretary

State of Washington County of King

On December 5,2000 before me, On December 5,2000 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.

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.

REGIONAL TRUSTEE SERVICES CORPORATION

Sheree D. Contreras, Notary Public in and for Sheree D. Contreras, Notary Public in and for the State of Washington, residing at: Kent the State of Washington, residing at: Kent My commission expires: 09/11/2004 My commission expires: 09/11/2004

> SHEREE D. CONTRERAS STATE OF WASHINGTON NOTARY ---- PUBLIC Y COMMISSION EXPIRES 9-11-04

SHERFE D. CONTRERAS STATE OF WASHINGTON NOTARY ---- PUBLIC

MY COMMISSION EXPIRES 9-11-04