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State of Oregon, County of Klamath Recorded 06/11/01, at 3:24 p. m. In Vol. M01 Page 276/ Linda Smith, Fee\$ 2/ County Clerk

When recorded return to:

KRATOCHVIL

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

Loan No.

661711-10-8503848

Trustee No.

153794

Appointment of Successor Trustee and Deed of Full Reconveyance

May 14, 1999

Recorded

May 19, 1999

Recording No

Book: M99

Page: 19874

Rerecord as County of

KLAMATH

State: OR

Trustors:

KAY KRATOCHVIL

Trustee:

ASPEN TITLE & ESCROW, INC.

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

Joseph M. Sipavich, Attorney in Fact

State of Washington

By

County of King

On June 4,2001 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of attorney has not been revoked.

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

SHEREE D. CONTRERAS STATE OF WASHINGTON NOTARY ---- PUBLIC MY COMMISSION EXPIRES 9-11-04 REGIONAL TRUSTEE SERVICES CORPORATION

)

Deborah Kaufman, Secretary

State of Washington

County of King

On June 4,2001 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.

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

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