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When recorded return to:
GOWDY

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

Loan No.

661704-00-102373

Trustee No.

304108

Appointment of Successor Trustee and Deed of Full Reconveyance

Dated

September 18, 1995

Recorded

September 22, 1995

Recording No

Book: M95

Page: 25654

Rerecord as:

KLAMATH

State: OR

County of
Trustors:

ARTHUR S. GOWDY AND BULAH J. GOWDY

Trustee:

KEY TITLE COMPANY

Beneficiary:

JAMIE ELLEN NIEMAN

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, a licensed Oregon escrow association whose address in Washington is 720 - 7th Ave. #100 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).

JAMIE ELLEN NIEMAN

NKA HOUSEHOLD FINANCE CORPORATION

Joseph H. Sipavich, Attorney in Fact

State of Washington

County of King)
On March 20, 2003 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act and deed for said principal for the uses therein mentioned, and on oath states that said power of attorney has not been revoked.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: Lynnwood My commission expires: 01/31/2004

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

REGIONAL TRUSTEE SERVICES CORPORATION

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Tina Estes, Secretary

State of Washington

County of King

On March 20, 2003 before me,

the undersigned, personally appeared,

Tina Estes, 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: Lynnwood

My commission expires: 01/31/2004

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