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When recorded return to: REGIONAL TRUSTEE SERVICES CORPORATION 616 First Ave, Suite 500 Seattle, WA 98104 Attn: Reconveyance Division

Loan No.

661704-00-553215

Trustee No.

369440

Appointment of Successor Trustee and Deed of Full Reconveyance

Dated

July 10, 2003

Recorded July 31, 2003 M03

Book:

Page: 54420

Recording No Rerecord as

County of

KLAMATH

State: OR

Trustors:

ROBERT K GARRETT AND SHERRIE L GARRETT

Trustee:

STEWART TITLE GUARANTY 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, a licensed Oregon escrow association whose address in Washington is 616 First Ave, Suite 500, 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

REGIONAL TRUSTEE SERVICES CORPORATION

Sipavich, Sr. Vice President

State of Washington

County of King

On November 5, 2003 before me,

the undersigned, personally appeared,

Joe Sipavich, Sr. Vice President for HOUSEHOLD FINANCE CORPORATION, acknowledged that he signed the same as his voluntary act and deed for said principal for the

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uses therein mentioned.

Mebleea Rebecca N. Spencer, Notary Public in and for the State of Washington, residing at: Redmond My commission expires: 02/15/2006

> REBECCA N. SPENCER STATE OF WASHINGTON NOTARY --- PUBLIC MY COMMISSION EXPIRES 2-15-06

By

Tina Estes, Secretary

State of Washington

County of King

On November 5, 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.

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Rebleea Rebecca N. Spencer, Notary Public in and for the State of Washington, residing at: Redmond My commission expires: 02/15/2006

REBECCA N. SPENCER STATE OF WASHINGTON NOTARY --- PUBLIC MY COMMISSION EXPIRES 2-15-06