

RECORDING REQUESTED BY:
HOUSEHOLD BANK f.s.b.

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

HOUSEHOLD BANK f.s.b.
P.O. BOX 6003
POMONA, CA 91769

Recon No.: R-150733
Escrow No.: SF

SPACE ABOVE FOR RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTEE

WHEREAS, CHARLES D. O'DONNELL, was the original Trustor, KLAMATH COUNTY TITLE was the original Trustee, and HOUSEHOLD FINANCE CORPORATION II was the original Beneficiary under that certain Deed of Trust dated May 23, 1995 and recorded on May 30, 1995, in Book M95, Page 14239, of Official Records of KLAMATH County, , and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder,

NOW, THEREFORE, the undersigned hereby substitutes HOUSEHOLD BANK f.s.b., a Corporation, whose address is P.O. Box 6003, Pomona, California 91769, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

HOUSEHOLD FINANCE CORPORATION II
By [Signature]

R.W. HUGHES
VICE PRESIDENT
ADMINISTRATIVE SERVICES DIVISION

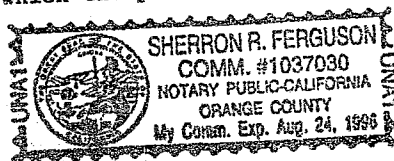
Dated January 3, 1997
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

) ss.

On January 3, 1997, before me, SHERRON R. FERGUSON, a Notary Public in and for said State, personally appeared R.W. HUGHES personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



(This area for official notarial seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Household Bank the 10th day
of January A.D., 19 97 at 3:49 o'clock P M., and duly recorded in Vol. M97
of Mortgages on Page 824

Bernetha G. Leisch, County Clerk

FEE \$10.00

by [Signature]