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Vol. 1197 Page 9208

OREGON

K-50491
APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

David B. Downing, an estate in fee simple is
 the grantor(s) and Aspen Title and Escrow Company
 is the trustee, and Household Finance Corporation II
 is the beneficiary
 under that certain deed of trust dated May 23, 1995
 and recorded on May 26, 1995 under Volume M95
 Page 14003, records of Klamath County,
 Oregon.

The undersigned, who is the present beneficiary under said
 trust deed desires to appoint a new trustee in the place and stead
 of the original trustee named above;

NOW, THEREFORE, in view of the premises, the undersigned
 hereby appoints Krista L. White whose address is 720 Olive Way,
 Suite 1600, Seattle, WA 98101-1801, as successor trustee under
 said deed of trust, he to have all the powers of said original
 trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto
 executed this document. If the undersigned is a corporation, it
 has caused its corporate name to be signed and affixed hereunto by
 its duly authorized an officer or other person duly authorized to
 do so by its board of directors.

DATED: March 21, 1997 Household Finance Corporation

By: Saad Z. Ahmed
 (Beneficiary)

STATE OF ILLINOIS)
) ss.:
 COUNTY OF DUPage)

This instrument was acknowledged before me on March 21, 1997,
 by Saad Z. Ahmed as agent of
 Household Finance Corporation.

"OFFICIAL SEAL"
 APRIL JENSEN
 NOTARY PUBLIC, STATE OF ILLINOIS
 MY COMMISSION EXPIRES 10/20/97

April Jensen
 (Signature)
 Printed Name: April Jensen
 My Appt. Expires: 10-20-97

Filed for Record at Request of:
 BISHOP & LYNCH, P.S.
 720 Olive Way, Suite 1600
 Seattle, WA 98101-1801 Attn: Lauri J. Langton

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 31st day
 of March A.D., 19 97 at 11:10 o'clock A. M., and duly recorded in Vol. M97
 of Mortgages on Page 9208

FEE \$10.00

Bernetha G. Letsch, County Clerk
 by Kathleen Rose