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WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

HOUSEHOLD BANK
P.O. BOK 6003
POMONA, CA 91769

REBECCA L. WHITNEY-SMITH
7821 TINGLEY LANE
KLAMATH FALLS, OR 97603

16.

SPACE ABOVE FOR RECORDER'S USE ONLY -

Recon No.: R-153910 SUBSTITUTION OF TRUSTEE

WHEREAS, RESECCA L. WHITNEY-SMITH, was the original Trustor, MOUNTAIN TITLE COMPANY was the original Trustee, and HOUSEHOLD FINANCE COMPORATION II was the original Beneficiary under that certain Deed of Trust dated August 10, 1992 and recorded on August 13, 1992, as Instrument No. 48913, in Book M92, Page 18091, of Official Records of KLAMATH County, Oregon, 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.

R.W. HUGHES
VICE PRESIDENT
ADMINISTRATIVE SERVICES DIVISION

Dated March 25, 1997 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

) SS.

On March 25, 1997, before me, SHERRON R. FERGUSON, a Notary Public in and for said State, personally appeared R.W. MUCHES 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 squl.

Signature Meunt

SHERRON R. FERGUSON COMM. #1097030 SHERRON R. FERGUSON COMM. #1097030 SHERRON R. FERGUSON COMMITTEE SHERRON R. FERGUSON R. FERGUSON COMMITTEE SHERRON R. FERGUSON R. FERGUSON R. FERGUSON R. FERGUSON R. FERGUSON R. FER

(This area for official notarial seal)

STATE OF OREGON: COUNT	TY OF KLAMATH: 55	
Filed for record at request of _	Household Bank the 3rd	day
of April	A.D., 1997_at9:08o'clockA.M., and duly recorded in VolM97	•
	of <u>Mortgages</u> on Page <u>9728</u>	
FEE \$10.00	Bernetha G. Letsch, County Clerk by Kuthun Kosu	