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Vol. M97 Page 39070WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

HOUSEHOLD BANK
P.O. BOX 6003
POMONA, CA 91769Household Bank
on this 1st day of December A.D., 1997
at 9:04 o'clock A. M. and duly recorded
in Vol. M97 of Mortgages Page 39070

Bernetha G. Letsch, County Clerk

JAMES R GERHARDT
757 ROSEWAY DR
KLAMATH FALLS, OR 97601By Kathleen Rosa
Fec. \$10.00 Deputy.

SPACE ABOVE FOR RECORDER'S USE ONLY

Recon No.: 167724

SUBSTITUTION OF TRUSTEE

WHEREAS, JAMES R GERHARDT, MYRNA L GERHARDT, was the original Trustor, ASPEN TITLE was the original Trustee, and HFTA FIRST FINANCIAL CORPORATION fdba. TRANSAMERICA FINANCIAL SERVICES was the original Beneficiary under that certain Deed of Trust dated October 29, 1986 and recorded on October 30, 1986, as Instrument No. 67615, in Book M-86, Page 19634, 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.

HFTA FIRST FINANCIAL CORPORATION fdba.
TRANSAMERICA FINANCIAL SERVICESBy R.W. HUGHES
VICE PRESIDENT
ADMINISTRATIVE SERVICES DIVISIONDated November 20, 1997
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

) SS.

On November 20, 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 Sherron R Ferguson

(This area for official notarial seal)

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