WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

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

HENRY M. DARNEILLE 5804 ESTATE DRIVE KLAMATH FALLS, OR 97603 STATE OF OREGON, County of Klamath

Filed for record at request of:

|         | House | hold Finance               |          |
|---------|-------|----------------------------|----------|
| on this | 24th  | day of December A.D., 1    | 997      |
|         | 1:10  | o'clock P. M. and duly     | recorded |
| in Vol. | м97   | of Mortgages Page 419      | 54       |
|         |       | Bernetha G. Letsch, County | Clerk    |

By Karllen Rose \$10.00

SUBSTITUTION OF TRUSTEE Recon No.: 168172

WHEREAS, HENRY M. DARNEILLE, IRMHILD DARNEILLE, was the original Trustor, MOUNTAIN TITLE COMPANY was the original Trustee, and HOUSEHOLD FINANCE CORPORATION II was the original Beneficiary under that certain Deed of Trust dated April 16, 1994 and recorded on April 21, 1994, in Book M94, Page 11848, of Official Records of KLAMATH County, Oregon, and

Fec.

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

R.W. HUGHES VICE PRESIDENT ADMINISTRATIVE SERVICES DIVISION

Dated December 15, 1997 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

) SS.

On December 15, 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 person(s) whose name(s) is/are subscribed to the same in his/her/their 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 Sheeren R Terg

SHERRON R. FERGUSON & COMM. #1037030 S ORANGE COUNTY My Comm. Exp. Aug. 24, 1998

(This area for official notarial seal)