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Vol. M98 Page 25528

July 07, 1998

'98 JUL 15 P2:53

STATE OF OREGON
SUBSTITUTION OF
TRUSTEE FORMHousehold Financial Services
577 Lamont Road
Elmhurst, IL 60126K-52225

WHEREAS, Original Trustor is:
JENNEAN SCHOENEMANN, UNMARRIED
Original Trustee is:
AMERICAN PACIFIC TITLE & ESCROW
Original Beneficiary is:
GMAC MORTGAGE CORPORATION
Recorded in KLAMATH COUNTY, Oregon as
Document No., in Volume, Page; Deed of Trust Date
DOC# 37201, EK M97, PG 13820, DT 02/19/97

WHEREAS, the undersigned Beneficiary 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:
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
whose address is: 422 MAIN ST.
KLAMATH FALLS, OR 97601, as successor trustee under the trust deed to have all the powers of said original Trustee, effective immediately. If the undersigned is a corporation, it has caused its name to be signed by an officer or other person duly authorized to do so by its Board of Directors.
Dated: July 07, 1998

HOUSEHOLD BANK, f.s.b.

SEAN ROCKWAY, Asst. Vice President

State of Illinois
County of Dupage

This instrument was acknowledged before me on July 07, 1998 by
SEAN ROCKWAY as Asst. Vice President of HOUSEHOLD BANK, f.s.b.

Kim Lemay
Notary Public/Commission Expires: 3-12-02
OR502 / ATM

WITNESS my hand an official seal



RETURN

First American Title Insurance Co.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 15th day
of July A.D., 19 98 at 2:53 o'clock p M., and duly recorded in Vol. M98
of Mortgages on Page 25528.

FEE \$10.00

By Bernetha G. Letch, County Clerk
Kathleen Brea