

WHEN RECORDED, PLEASE MAIL THIS  
INSTRUMENT TO: 1999 JUL 20 AM 9:45

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

State of Oregon, County of Klamath  
Recorded 7/20/99, at 9:45 a. m.  
In Vol. M99 Page 28837  
Linda Smith,  
County Clerk Fee \$10-00

FRANCISCUS J KEIJZER  
2047 LAKESHORE DRIVE  
KLAMATH FALLS, OR 97601

SPACE ABOVE FOR RECORDER'S USE ONLY

Recon No.: B-212876 **SUBSTITUTION OF TRUSTEE**

**WHEREAS**, FRANCISCUS J KEIJZER, ANN C KEIJZER, was the original Trustor, AMERITITLE was the original Trustee, and BENEFICIAL OREGON INC. d/b/a BENEFICIAL MORTGAGE CO. was the original Beneficiary under that certain Deed of Trust dated November 3, 1997 and recorded on November 7, 1997, as Instrument No. 48328, in Book M97, Page 36964, 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.

BENEFICIAL OREGON INC. d/b/a  
BENEFICIAL MORTGAGE CO.

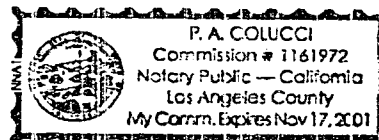
By L C LA SANCE  
L C LA SANCE  
ASSISTANT SECRETARY

Dated July 7, 1999  
STATE OF CALIFORNIA )  
COUNTY OF LOS ANGELES ) SS.

On July 7, 1999, before me, P.A. COLUCCI, a Notary Public in and for said State, personally appeared L C LA SANCE 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 P.A. Colucci



(This area for official notarial seal)