

1999 OCT 19 AM 9:32

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WHEN RECORDED, PLEASE MAIL THIS  
INSTRUMENT TO:

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

LARRY E. SMITH  
24980 SCHAUPP ROAD  
KLAMATH FALLS, OR 97603

Recon No.: B-221941 **SUBSTITUTION OF TRUSTEE** SPACE ABOVE FOR RECORDER'S USE ONLY

WHEREAS, LARRY E. SMITH, SUZANNE K. SMITH, 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 April 22, 1998 and recorded on April 27, 1998, as Instrument No. 57067, in Book M98, Page 13853, 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

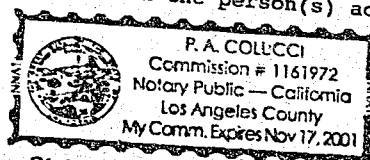
Dated October 4, 1999  
STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

} SS.

On October 4, 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



State of Oregon, County of Klamath  
Recorded 10/19/99, at 9:32 a. m.  
In Vol. M99 Page 41444  
Linda Smith,  
County Clerk Fee \$ 10.00