

1999 OCT 19 AM 9:32

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

ROBERT E. SIGMUND
611 PINEGROVE ROAD
KLAMATH FALLS, OR 97603

Vol M99 Page 41446

State of Oregon, County of Klamath
Recorded 10/19/99, at 9:32 a.m.
In Vol. M99 Page 41446
Linda Smith,
County Clerk Fee \$ 10.00

Recon No.: B-221942 SPACE ABOVE FOR RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT E. SIGMUND, KONI ELIZABETH ELLOUISE SIGMUND, 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 20, 1998 and recorded on November 25, 1998, as Instrument No. 70480, in Book M98, Page 43283, 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
ASSISTANT SECRETARY

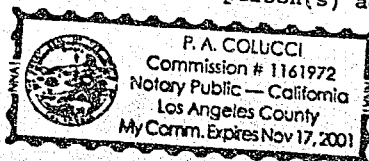
Dated October 4, 1999
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

} 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



(This area for official notarial seal)