Vol M99 Page 42617

WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

HOUSEHOLD BANK P.O. BOX 6003 POMONA, CA 91769 State of Oregon, County of Klamath Recorded 10/26/99, at 10:0/4 m. In Vol. M99 Page 42 6/7 Linda Smith, County Clerk Fee\$ 10

MICHAEL J. FINAZZI 153414 TWILA COURT POB 2082 LAPINE, OR 97739-2082

- SPACE ABOVE FOR RECORDER'S USE ONLY -

Recon No.: H-221968 SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL J. FINAZZI, NIKKI K. FINAZZI, ELLEN L. FINAZZI, was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. OF OREGON was the original Trustee, and HOUSEHOLD FINANCE CORPORATION II was the original Beneficiary under that certain Deed of Trust dated July 14, 1998 and recorded on July 20, 1998, as Instrument No. 62972, in Book M98, Page 26280, 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.

HOUSEHOLD FINANCE CORPORATION II

ASSISTANT SECRETARY

Dated October 6, 1999 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

SS.

On October 6, 1999, before me, P.A. COLUCCI, a Notary Public in and for said State, personally appeared I 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
Commission # 1161972
Notary Public — California
Los Angeles County
My Comm. Expres Nov 17, 2001

(This area for official notarial seal)