

KNOW ALL MEN BY THESE PRESENTS:

Wanda Lee Ferguson is the grantor(s) and Aspen Title & Escrow is the trustee, and Beneficial Oregon, Inc. dba Beneficial Mortgage Co. is the beneficiary under that certain deed of trust dated May 22, 1998, and recorded on May 22, 1998, under Volume M98, Page 17495, records of Klamath County, Oregon.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints Krista L. White whose address is 720 Olive Way, Suite 1600, Seattle, WA 98101-1801, as successor trustee under said deed of trust, he to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto executed this document. If the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized an officer or other person duly authorized to do so by its board of directors.

DATED: March 9, 1999

Household Finance Corporation
II as Servicer for Beneficial
Oregon, Inc. dba Beneficial
Mortgage Co.

By: [Signature]
(Beneficiary)

STATE OF Illinois)
COUNTY OF De Kalb) ss.:

This instrument was acknowledged before me on March 10, 1999, by MICHAEL DOYLE as _____ of Household Finance Corporation II as Servicer for Beneficial Oregon, Inc. dba Beneficial Mortgage Co..

"OFFICIAL SEAL"
Angeline L. Opitz
Notary Public, State of Illinois
My Commission Exp. 02/03/2001

[Signature]
(Signature)
Printed Name: ANGELINE L OPITZ
My Appt. Expires: 2/3/2001

Filed for Record at Request of:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1600
Seattle, WA 98101-1801
FORBASIC\OREGON\NOD.FRM REV 1/27/99

MAR 03 '99 16:26

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TOTAL P.02
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State of Oregon, County of Klamath
Recorded 11/22/99, at 3:11 p.m.
In Vol. M99 Page 46368
Linda Smith,
County Clerk Fees 10⁰⁰