

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

State of Oregon, County of Klamath
Recorded 12/28/99, at 5:11 p.m.
In Vol. M99 Page 50889
Linda Smith,
County Clerk Fee \$ 10.00

LOUISA MAE BROWN
PO BOX 760
CHILOQUIN, OR 97624

SPACE ABOVE FOR RECORDER'S USE ONLY

Recon No.: B-227648 **SUBSTITUTION OF TRUSTEE**

WHEREAS, LOUISA MAE BROWN, was the original Trustor,
FIRST AMERICAN TITLE INSURANCE COMPANY 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 13, 1998 and
recorded on November 24, 1998, as Instrument No. 70418, in Book M98, Page
43128, 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.

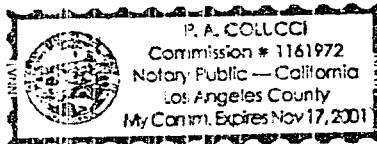
By L C LA SANCE
L C LA SANCE
ASSISTANT SECRETARY

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

On December 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 L C La Sance



(This area for official notarial seal)