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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 3/34 m. In Vol. M99 Page 50 893

Lincla Smith,

County Clerk Fee\$ 10

LISA HANSCOM P. O. BOX 652 KLAMATH FALLS, OR 97601

- SPACE ABOVE FOR RECORDER'S USE ONLY ----

## Recon No.: B-226912 SUBSTITUTION OF TRUSTEE

WHEREAS, LISA HANSCOM, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and BENEFICIAL OREGON ING. d/b/a BENEFICIAL MORTGAGE CO. was the original Beneficiary under that certain Deed of Trust dated November 3, 1998 and recorded on November 5, 1998, as Instrument No. 69141, in Bcok M98, Page 40477, of Official Records of KLAMATH County, Oregon, and

WHEREAS, the undersigned is the present Beneficiary under said  $\operatorname{Deed}$  of  $\operatorname{Trust}$ , 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.\

L C LA SANCE
ASSISTANT SECRETARY

Dated December 1, 1999 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

) ) SS.

Eleeu

On December 1, 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
Commission # 1161972
Notery Public — California
Los Angeles County
My Comm. Expres Nov 17, 2001

(This area for official notarial seal)