

1999 DEC 29 PM 12:53

Vol M99 Page 51064

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

State of Oregon, County of Klamath
Recorded 12/29/99, at 12:53 p.m.
In Vol. M99 Page 51064
Linda Smith,
County Clerk Fee \$ 10.00

ROBERT D ROSE
1122 LAUREL STREET
KLAMATH FALLS, OR 97601

— SPACE ABOVE FOR RECORDER'S USE ONLY —

Recon No.: B-229183 **SUBSTITUTION OF TRUSTEE**

WHEREAS, ROBERT D ROSE, 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 July 22, 1998 and recorded on July 28, 1998, as
Instrument No. 63558, in Book M98, Page 27696, 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

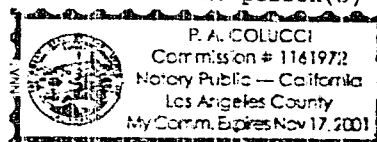
Dated December 20, 1999
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

)
) SS.

On December 20, 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)