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WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

W.

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

MICHAEL L ROBERTSON 36455 AGENCY LOOP CHILOQUIN, OR 97624

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

Recon No.: B-231154 SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL L ROBERTSON, TRACIE C ROBERTSON, 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 April 10, 1999 and recorded on April 15, 1999, in Book
M99, Page 13794, of Official Records of KLAMATH County, Oregon, and

 $\mbox{\it WHEREAS}$, 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.

L C LA SANCE
ASSISTANT SECRETARY

Dated January 11, 2000 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

ss.

On January 11, 2000, 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
Notary Public — California
Los Angeles County
My Comm. Expires Nov 17, 2001

(This area for official notarial seal)

State of Oregon, County of Klamath Recorded 1/20/00, at \$\frac{9}{3} \cdot \text{m}.

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Linda Smith,

County Clerk

Fee\$21-

Oliver