

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

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

ROBERT L. KLEM
504 NORTH TENTH STREET
KLAMATH FALLS, OR 97601

— SPACE ABOVE FOR RECORDER'S USE ONLY —

Recon No.: T-230432 **SUBSTITUTION OF TRUSTEE**

WHEREAS, ROBERT L. KLEM, was the original Trustor, ASPEN TITLE AND ESCROW was the original Trustee, and HFTA FIRST FINANCIAL CORPORATION fdba. TRANSAMERICA FINANCIAL SERVICES was the original Beneficiary under that certain Deed of Trust dated November 30, 1995 and recorded on December 5, 1995, as Instrument No. 10158, in Book M95, Page 33304, 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.

HFTA FIRST FINANCIAL CORPORATION fdba.
TRANSAMERICA FINANCIAL SERVICES

By L C LA SANCE
ASSISTANT SECRETARY

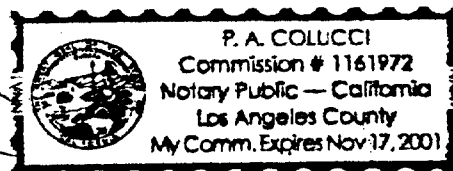
Dated January 4, 2000
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

)
) SS.

On January 4, 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 L C LA SANCE



(This area for official notarial seal)
State of Oregon, County of Klamath
Recorded 1/24/00, at 10:44 a.m.
In Vol. M00 Page 2341
Linda Smith,
County Clerk Fee \$ 21⁰⁰