

200 JAN 23 PM 12:13

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WHEN RECORDED, PLEASE MAIL THIS  
INSTRUMENT TO:

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

LAWRENCE H. MCKINNEY  
3882 RIO VISTA WAY  
KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath  
Recorded 1/28/00, at 12:13 p.m.  
In Vol. M00 Page 2935  
Linda Smith,  
County Clerk Fee \$ 21-

— SPACE ABOVE FOR RECORDER'S USE ONLY —

Recon No.: T-231808 **SUBSTITUTION OF TRUSTEE**

**WHEREAS**, LAWRENCE H. MCKINNEY, FRANCES E. MCKINNEY, 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 October 21, 1996 and recorded on October 25, 1996, as Instrument No. 27348, in Book M96, Page 33835, 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

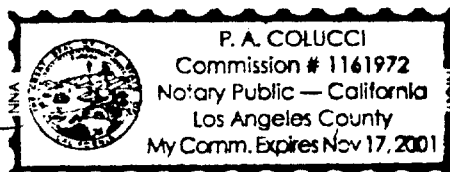
Dated January 18, 2000  
STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

)  
) SS.

On January 18, 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



(This area for official notarial seal)