WHEN RECORDED, PLEASE MAIL THIS INSTRUMENT TO:

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HOUSEHOLD BANK P.O. BOX 6003 POMONA, CA 91769 State of Oregon, County of Klamath Recorded 3/14/00, at 9:23 m. In Vol. M00 Page 8264 Linda Smith, County Clerk Fee\$ 2/2

TERRY A ALVAREZ
4504 WINTER AVENUE
KLAMATH FALLS, OR 97603

Recon No.: B-236132 SUBSTITUTION OF TRUSTEE

WHEREAS, TERRY A ALVAREZ, TAMARA S ALVAREZ, 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 November 11, 1998 and recorded on November 16, 1998, as Instrument No. 69835, in Book M98, Page 41924, of Official Records of KLAMATH County, Oregon, and

 $\mbox{\sc WHEREAS}\,,$ 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 February 21, 2000 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

)) SS.

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On February 21, 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)