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BOOK 162 PAGE 65

RECORDING REQUESTED BY:
HOUSEHOLD BANK f.s.b.

WHEN RECORDED, PLEASE MAIL THIS
INSTRUMENT TO:

RAYMOND E. GROAT
MP 77R METZGER ROAD
CARSON, WA 98610

Recon No.: R-151280
Escrow No.: GD

FILED
SALE
BY *Husky Finance*

JAN 22 4 41 PM '97

Olson
AUDITED
GARY H. OLSON

SPACE ABOVE FOR RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTEE

WHEREAS, RAYMOND E. GROAT, CARLA S. GROAT, was the original Trustor, SKAMANIA COUNTY TITLE was the original Trustee, and HOUSEHOLD FINANCE CORPORATION III was the original Beneficiary under that certain Deed of Trust dated June 7, 1995 and recorded on June 14, 1995, as Instrument No. 122545, in Book 150, Page 507, of Official Records of SKAMANIA County, 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.

HOUSEHOLD FINANCE CORPORATION III
By *[Signature]*
R.W. HUGHES
VICE PRESIDENT
ADMINISTRATIVE SERVICES DIVISION

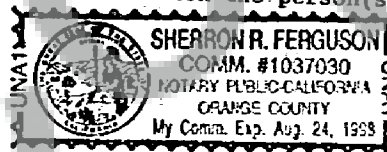
Dated January 14, 1997
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

SS.

On January 14, 1997, before me, SHERRON R. FERGUSON, a Notary Public in and for said State, personally appeared R.W. HUGHES 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 *[Signature]*



(This area for official notarial seal)

[Handwritten notes and signatures]