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LOREN J HALVORSON 26861 SR 14 WASHOUGAL, WA 98671

SPACE ABOVE FOR RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTE Recon No.: 179745

WHEREAS, LOREN J HALVORSON, LE ANN M HALVORSON, 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 January 31, 1996 and recorded on February 5, 1996, as
Instrument No. 124397, in Book 155, Page 167, of Official Records of
SKAMANIA County, Washington, 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

NOW, THEREFORE, the undersigned hereby substitutes HOUSEHOLD BANK f.m.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 IT

BY

R.W. HUGHES

VICE PRESIDENT

ADMINISTRATIVE SERVICES DIVISION

Dated May 20, 1998 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On May 20, 1998, before me, P.A. COLUCCI; a Notary Public in and for said 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.

P. A. COLLCCI Commission # 1161972 Notary Public — California Los Angeles County My Corren Expires Nov 17, 2001

(This area for official notarial seal)