

97 MAR 25 P2:25

**SUBSTITUTION OF TRUSTEE,
DEED OF FULL RECONVEYANCE
(and REQUEST FOR RECONVEYANCE)**

Advanta Mortgage Corp. USA ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust, dated JULY 11, 1995, made by JERRY RODGERS AND JUDY LYNNE RODGERS, AS TENANTS BY THE ENTIRETY as Grantor(s), to JAMES J. COOK, A MEMBER OF THE STATE BAR OF OREGON, as Trustee, for the benefit of EQUITY WEST HOME LOAN, A CALIFORNIA CORPORATION, which Deed of Trust was recorded on AUGUST 1, 1995, Fee No. ---, Book M95, Page 20154, in the office of the County Recorder of KLAMATH, Oregon, the originals of which are herewith delivered to ADVANTA NOMINEE SERVICE, INC..

Beneficiary hereby substitutes ADVANTA NOMINEE SERVICE, INC. as Trustee in lieu of the above named Trustee under said Deed of Trust and directs ADVANTA NOMINEE SERVICE, INC. to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of ADVANTA NOMINEE SERVICE, INC. trustee's reconveyance fee. The trust deed has been fully paid and is hereby satisfied. ADVANTA NOMINEE SERVICE, INC. is directed to cancel all evidence of indebtedness secured by the trust deed.

ADVANTA NOMINEE SERVICE, INC. hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, ADVANTA NOMINEE SERVICE, INC. has caused these presents to be executed by its duly authorized officer on the date written herein below.

ADVANTA NOMINEE SERVICE, INC.

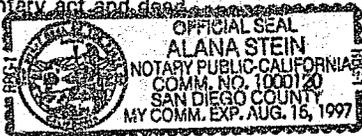
Advanta Mortgage Corp. USA

By: [Signature]
STEPHANIE ADONA, VICE PRESIDENT

By: [Signature]
NANETTE SIMONE, VICE PRESIDENT

STATE OF CALIFORNIA, County of San Diego) ss:

BE IT REMEMBERED, that on this 24TH day of FEBRUARY, 1997, before me personally appeared the within named NANETTE SIMONE, who, being duly sworn, did say that he/she is the VICE PRESIDENT of Advanta Mortgage Corp. USA, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

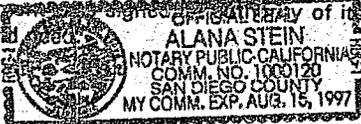


[Signature]
ALANA STEIN, Notary Public

Notary Public for State of California, County of San Diego
My Commission Expires: AUGUST 15, 1997

STATE OF CALIFORNIA, County of SAN DIEGO) ss:

BE IT REMEMBERED, that on February 24, 1997, before me personally appeared the within named STEPHANIE ADONA, who, being duly sworn, did say that he/she is VICE PRESIDENT of ADVANTA NOMINEE SERVICE, INC., and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.



[Signature]
Alana Stein, Notary Public for California

Before me: _____
My commission expires: August 15, 1997

AFTER RECORDING RETURN TO:

JERRY RODGERS
JUDY LYNNE RODGERS
2240 RAILROAD AVE
MALIN OR 97632

Loan No. 2157576 Prepared By: ALS

Title/Escrow No. ---

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage Corp. the 25th day
of March A.D. 19 97 at 2:25 o'clock P. M. and duly recorded in Vol. M97
of Mortgages on Page 8781

FEE \$15.00

Bernetha G. Letsch, County Clerk
by [Signature]