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97 AUG 19 P 1:09

Vol. M97 Page 27187

Recording Requested By:
Advanta Mortgage Corp., USA

When Recorded Return To:

Michael Hodgins
97 W. 36TH AVE
Eugene, OR 97405

SUBSTITUTION OF TRUSTEE

Paid Accounts Dept. 410 #2348936 "HODGINS" Lender ID:3913016193 Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: MICHAEL A. HODGINS A SINGLE INDIVIDUAL AND LAURA RAINS A SINGLE INDIVIDUAL,

Original Beneficiary: THE PROVIDENT BANK, INC.

Original Trustee: KLAMATH COUNTY TITLE COMPANY

Dated: 06/04/1996

Recorded on 06/06/1996 as Instrument No. 19330 Book M96, Page 16588, In the County of KLAMATH, State of OREGON

Property Address: 420 N. 10th Street, Klamath Falls, OR, 97601

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints ADVANTA NATIONAL BANK USA, NA whose address is 16875 W BERNARDO DRIVE, SAN DIEGO, CA 92127 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

The Provident Bank By: Advanta Mortgage Corp.
USA, attorney-in-fact
to be recorded concurrently herewith
On August 11, 1997

By:

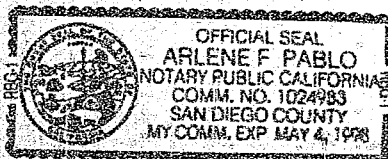
STEPHANEE ADONA, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

On August 11, 1997, before me, Arlene F. Pablo, a Notary Public in and for San Diego County, in the State of California, personally appeared Stephanie Adona, Asst. Secretary, 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, and that by his/her/their signature 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,

Arlene F. Pablo
Notary Expires: 05/04/1998 #1024983



(This area for notarial seal)
Advanta Mortgage Corp. USA, 16875 West Bernardo Drive, San Diego, CA 92127
NLS-19970311-0031 OK KLAMA KLAMATH OR BAT: 1083/2348936 KXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage Corp. the 19th day
of August A.D. 19 97 at 1:09 o'clock P M., and duly recorded in Vol. M97
of Mortgages on Page 17187

FEE \$10.00

By Bernetha G. Letsch, County Clerk