

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Gary Lybbert
1521 SISKIYOU STREET
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Reconveyance Department #2451128 "Lybbert" Lender ID:373/21403934 Klamath, Oregon

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

Original Trustor: GARY L. LYBBERT AND MICHELLE B. LYBBERT, AS TENANTS BY THE ENTIRETY

Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE INS. CO.

Dated: 10/25/1996

Recorded on 11/21/1996 as Instrument No. Book 96, Page 36775,
In the County of KLAMATH, State of OREGON

Property Address: 1521 Siskiyou 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 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.

Preferred Credit Corporation A.K.A.
T.A.R. Preferred Mortgage Corporation By:
Advanta Mortgage Corp. USA, attorney-in-fact
to be recorded concurrently herewith
On November 26, 1997

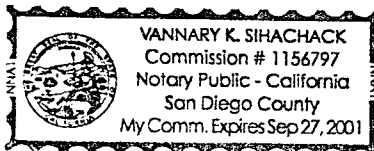
By: Lisa Sariti
LISA SARITI, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

ON November 26, 1997, before me, Vannary K. Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Lisa Sariti, 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,

Vannary K. Sihachack
Vannary K. Sihachack
Notary Expires: 09/27/2001 #1156797



(This area for notarial seal)
Advanta Mortgage Corp. USA, 16875 West Bernardo Drive, San Diego, CA 92127
HJB-19971126-0095 ORKLAMA KLAMATH OR BAT 2099/2451129 KXQRSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage Corp. the 29th day
of December A.D., 19 97 at 2:11 o'clock P.M., and duly recorded in Vol. M97
of Mortgages on Page 42210

FEE \$10.00

By Bernetha G. Leisch, County Clerk
Kathleen Ross