

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Walter Tripp
4802 STURDIVANT
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #2451516 "Tripp" Lender ID:373/21403899 Klamath, Oregon

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

Original Trustor: WALTER S. TRIPP AND WINIFRED A. TRIPP, AS TENANTS BY THE ENTIRETY

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

Original Trustee: FIDELITY NATIONAL TITLE INS. CO.

Dated: 10/22/1996

Recorded on 11/21/1996 as Instrument No. Book M96, Page 36770,
In the County of KLAMATH, State of OREGON

Property Address: 4802 Sturdivant, Klamath Falls, OR, 97603

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
Rec 12/29/97, #50751, Vol M97, Pg 42208
On February 27, 1998

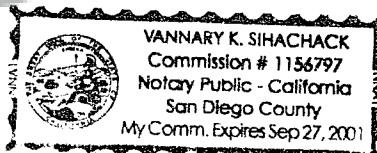
By: [Signature]
STEPHANIE ADONA, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

ON February 27, 1998, before me, Vannary K. Sihachack, 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,

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



(This area for notarial seal)
Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
KAW-19980227-0032 OR KLAMA KLAMATH OR BAT: 2851/2451516 KKORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mort. Corp. the 9th day
of March A.D., 19 98 at 2:43 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 7568.

FEE \$10.00

By [Signature] Bernetha G. Letsch, County Clerk