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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Thad Chesnut and Radiance M. B. Chesnut, as tenants by the entirety, as grantors, and Mountain Title Company of Klamath County, as the trustee, and Southern Pacific Funding Corporation, a California Corporation, is the beneficiary under that certain trust deed dated 5/24/95, and recorded 5/31/95, as Volume M95, Page 14401 of the Mortgage Records of Klamath County, Oregon. The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints David E. Fennell, Attorney, whose address is P.O. Box 4143, Bellevue, WA 98009-4143 as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: March 9, 1998

Bankers Trust Company of California, N.A., as Trustee under that certain pooling and servicing agreement dated as of June 1, 1995, for Southern Pacific Secured Assets Corp. Mortgage pass-through Certificates, Series 1995-1 by Advanta Mortgage Corp., as Attorney in Fact
By Diane Klimek
Typed Name: Diane Klimek
Title: Vice President

STATE OF CALIFORNIA)
) ss.
County of SAN DIEGO)

This instrument was acknowledged before me on 3/9, 1998 by Diane Klimek as Vice President respectively, of Bankers Trust Company of California, N.A., as Trustee under that certain pooling and servicing agreement dated as of June 1, 1995, for Southern Pacific Secured Assets Corp. Mortgage pass-through Certificates, Series 1995-1. by Advanta Mortgage Corp. USA, as Attorney in Fact.

Notary Public for California
My commission expires 5/4/98

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
Chesnut, Thad and Radiance M B
Grantor
to
DAVID E. FENNELL
Trustee
File No. 7104.20265

After recording return to:
Becky Baker
ROUTH CRABTREE & FENNELL
PO Box 4143
BELLEVUE, WA 98009-4143



STATE OF OREGON,
County of Klamath ss.
Filed for record at request of:

Amerititle

on this 2nd day of April A.D., 1998
at 11:15 o'clock A.M. and duly recorded
in Vol. M98 of Mortgages Page 10766
Bernetha G. Letsch, County Clerk
By Kathleen Ross Deputy
Fee, \$10.00