

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Phillip Harkins
6442 BRYANT AVENUE
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:10001261 "Harkins" Lender ID:371/21823053 Klamath, Oregon

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

Original Trustor: PHILLIP R. HARKINS AND LORETA A. HARKINS, AS TENANTS BY THE ENTIRETY

Original Beneficiary: PACIFIC SHORE FUNDING

Original Trustee: FIDELITY NATIONAL TILTE COMPANY

Dated: 07/28/1997

Recorded on 08/05/1997 as Instrument No. Book M97, Page 25455,
In the County of KLAMATH, State of OREGON

-Assigned by PACIFIC SHORE FUNDING TO PREFERRED CREDIT CORPORATION Document To Be Recorded Concurrently Herewith

Property Address: 6442 Bryant Avenue, 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 March 25, 1998

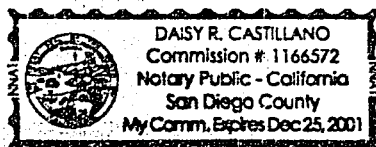
By Lisa Sariti
LISA SARITI, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

ON March 25, 1998, before me, Daisy R. Castellano, 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,

Daisy R. Castellano
Daisy R. Castellano
Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)
Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
WFO-19980325-0040 OR:KLAM KLAMATH OR BAT: 224510001261 KXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage Corp the 6th day
of April A.D., 19 98 at 3:23 o'clock P M., and duly recorded in Vol. M98
of Mortgages on Page 11142

FEE \$10.00

By Bernetha G. Letsch, County Clerk