

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Sandra Malikowski
3522 ONYX AVENUE
Klamath Falls, OR 97603

98 JUL -8 P 1:46

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #2668143 "Malikowski" Lender ID:374/1405144 Klamath, Oregon

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

Original Trustor: SANDRA C. MALIKOWSKI,
Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Original Trustee: WESTERN AMERICAN PROPERTY
Dated: 12/20/1996
Recorded on 01/13/1997 as Instrument No. Book M97, Page 1022,
In the County of KLAMATH, State of OREGON

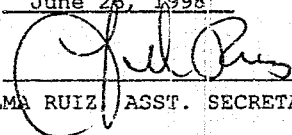
Property Address: 3522 Onyx Avenue, Klamath Falls, OR, 97603

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 June 26, 1998

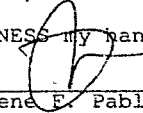
By:

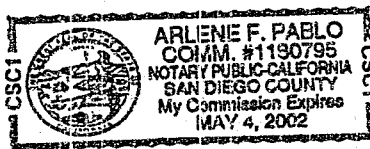

TELMA RUIZ, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

On June 26, 1998, before me, Arlene F. Pablo, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, 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: 05/04/2002 #1180795



(This area for notarial seal)
Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
RFFI-15920226-0025 OR KLAMATH OR BAT: 3737/2668143 IO:ORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 8th day
of July A.D. 19 98 at 1:46 o'clock P M., and duly recorded in Vol. M98
of Mortgages on Page 24095

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross

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