

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Jon Jones
1911 EL DORADO BLVD.
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #2158772 "Jonss" Lender ID:293/3013042 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: JON ROBERT JONES AND CAROL D. JONES, HUSBAND AND WIFE
Original Beneficiary: THE PROVIDENT BANK, INC.

Original Trustee: AMERITITLE COMPANY
Dated: 05/22/1996

Recorded on 05/22/1996 as Instrument No. 18569 Book M96, Page 14941,
In the County of KLAMATH, State of OREGON

Property Address: 1911 Eldorado Boulevard, Klamath Fal, 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.

Bankers Trust Company of California, N.A. By:
Advanta Mortgage Corp. USA, attorney-in-fact
Rec 2/25/98, #53716, Vol M98, Pg 6138
On September 15, 1998

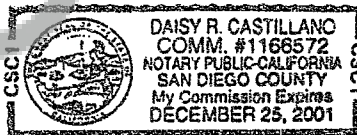
By: [Signature]
TELMA RUIZ, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

ON September 15, 1998, before me, Daisy R. Castellano, 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,

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



Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
EAG-18980915-0022 ORKLAMA KLAMATH OR BAT: 4361/2158772 KXDRSU81

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the _____ day
of September A.D., 19 98 at 1:03 o'clock P M., and duly recorded in Vol. M98
of _____ Mortgages _____ on Page 35939

FEE \$10.00

By [Signature] Bernetha G. Leisch, County Clerk