

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Leland Young
2507 GETTLE STREET
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #3841467 "Young" Lender ID:221/3841467 Klamath, Oregon

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

Original Trustor: LELAND E. YOUNG AN UNMARRIED MAN & D. FRANCES GEORGE, AN UNMARRIED WOMAN

Original Beneficiary: GOODRICH & PENNINGTON MORTGAGE FUND, INC.

Original Trustee: ASPEN TITLE & ESCROW

Dated: 07/23/1997

Recorded on 07/30/1997 as Instrument No. Book M97, Page 24289,
In the County of KLAMATH, State of OREGON

Property Address: 2507 Gettle Street, Klamath Fal, 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 16375 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 October 21, 1998

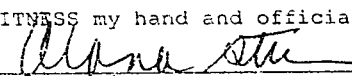
By: 

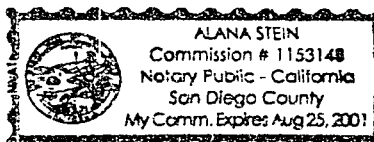
TELMA RUIZ, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

On October 21, 1998, before me, Alana Stein, 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,


Alana Stein
Notary Expires: 08/25/2001 #1153148

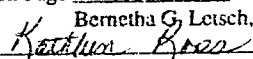


(This area for notarial seal)
Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127/619
EMB-19361720-0091 ORKLAM KLAMATH OR BAT: 4597/3841467 IXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Advanta Mortgage the 4th day
of November A.D., 19 98 at 2:11 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 40396

FEE \$10.00

By  Bernetha G. Leisch, County Clerk