

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Jeffrey Smith
4311 MAPLEWOOD DRIVE
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #2479038 Smith Lender #1373/21403671 Klamath, Oregon

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

Original Trustors: JEFFREY M. SMITH AND BRIGGITTE M. SMITH, AS TENANTS BY THE ENTIRETY

Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE INC. CO

Dated: 11/06/1996

Recorded on 11/21/1996 as Instrument No. 26771 Book M96, Page 16765,
in the County of Klamath, State of OREGON

Property Address: 4311 Maplewood Drive, 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 10790 RANCHO BERNARDO RD., SAN DIEGO, CA 92127 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

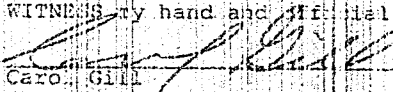
Preferred Credit Corporation A.K.A.
T.A.R. Preferred Mortgage Corporation by:
Advanta Mortgage Corp. USA, attorney-in-fact
Rec 12/29/97, #50751, Vol 197, Pg 2203
On January 06, 1999

By: 
TELMA RUIZ, ASST. SECRETARY

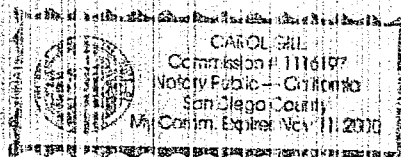
STATE OF California
COUNTY OF San Diego

ON January 06, 1999, before me, Carol Gill, 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,


Carol Gill

Notary Expires: 11/11/2000 #116197



Advanta Mortgage Corp. USA, 10790 Rancho Bernardo Road, San Diego, CA 92127/619
3026-1998(01)0077 OREGON Klamath Falls, Oregon 97603/531

STATE OF OREGON, COUNTY OF Klamath

Filed for record at request of Advanta Mortgage on the 21st day
of January A.D. 1999 at 11:13 o'clock A.M., and duly recorded in Vol. m99
of Page 2446

Linda Smith, County Clerk

by Kathleen Ruiz

FILED \$10.00