

9. JAN 25 1999

Recording Requested By:
Advanta Mortgage Corp. (USA)

When Recorded Return To:

Clarence Henthorne
P.O. BOX 1124
Chiloquin, OR 97624

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #3855079 "Henthorne" Lender ID:2213855079 Klamath, Oregon

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

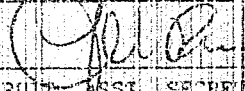
Original Trustor: CLARENCE HENTHORNE & LEAN HENTHORNE, HUSBAND AND WIFE
Original Beneficiary: GONDRICH & PENNINGTON MORTGAGE FUND, INC.
Original Trustee: ASPEN TITLE & ESCROW
Dated: 07/09/1997
Recorded on 07/31/1997 as Instrument No. 42414 Book M-97, Page 24615,
In the County of KLAMATH, State of OREGON

Property Address: 213 Linda Jim Street, Chiloquin, OR, 97624

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.

Bankers Trust Company of California, N.A. By:
Advanta Mortgage Corp. (USA), attorney-in-fact
Rec 2/25/98, #55716, Vol. M98, Pg 6138
On January 05, 1999

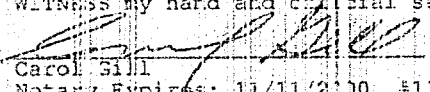
By: 

TELMA RUIZ, ASST. SECRETARY

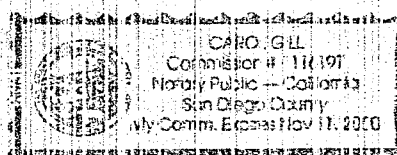
STATE OF California
COUNTY OF San Diego

ON January 05, 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 #1116197



(This area for notarial seal)

Advanta Mortgage Corp. (USA), 10790 Rancho Bernardo Road, San Diego, CA 92127/619
D/B/S 1991/05-1059 OF CLARA KUMATH OF BAY #165733/5078 TO D/B/S 1

STATE OF OREGON: COUNTY OF KLAMATH ss.

Filed for record at request of Advanta Mortgage the 25th day
of JANUARY A.D. 1999 at 1:43 o'clock P.M. and duly recorded in Vol. M99
of KLAMATH ss. Page 2476

THE \$10.00

Linda Smith, County Clerk

by 