

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M99 Page 19736

When Recorded Return To:

Margie Williams
3935 BOARDMAN AVENUE
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 5/18/99, at 2:35 p.m.
In Vol. M99 Page 19736
Linda Smith, County Clerk

Fee \$ 10.50

Linda Smith

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #: 10671394 "Williams" Lender ID: 225/671394 Klamath, Oregon

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

Original Trustor: MARGIE C. WILLIAMS AND JOHN EDWARD WILLIAMS, HER HUSBAND
Original Beneficiary: FIRST FINANCE
Original Trustee: FIRST AMERICAN TITLE
Dated: 02/11/1998

Recorded on 02/17/1998 as Instrument No. 53177 Book M98, Page 4901,
In the County of KLAMATH, State of OREGON

Property Address: 3925 Boardman 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 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, #53716, Vol M98, Pg 6138
On May 10, 1999

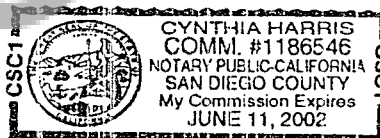
By: *[Signature]*
TELMA RUIZ, ASST. SECRETARY

STATE OF California
COUNTY OF San Diego

ON May 10, 1999, before me, Cynthia Harris, 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]
Cynthia Harris
Notary Expires: 06/11/2002 #1186546



Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127/619
(This area for notarial seal)
RCH-19990610-0-001 ORKLAMA KLAMATH OR BAT. 5339/10671394 KXX:RSUS1

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