

Recording Requested By:  
Advanta Mortgage Corp. USA

Vol M99 Page 21274

When Recorded Return To:

Ronald Bowmer  
37111 AGENCY LOOP RD  
Chiloquin, OR 97624

State of Oregon, County of Klamath  
Recorded 5/28/99, at 1:02 p.m.  
In Vol. M99 Page 21274  
Linda Smith, County Clerk  
Fee \$ 16-

*Linda Smith*

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:11096609 "Bowmer" Lender ID:227/1096609 Klamath, Oregon

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

Original Trustor: RONALD BOWMER AND ELEONIA BOWMER, AS TENANTS BY THE ENTIRETY  
Original Beneficiary: FIRST FINANCE  
Original Trustee: AMERITITLE  
Dated: 04/17/1998  
Recorded on 04/22/1998 as Instrument No. 56818 Book M98, Page 13314,  
In the County of KLAMATH, State of OREGON

Property Address: 37111 Agency Loop Rd, 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, #53716, Vol M98, Pg 6138  
On May 18, 1999

By: *[Signature]*

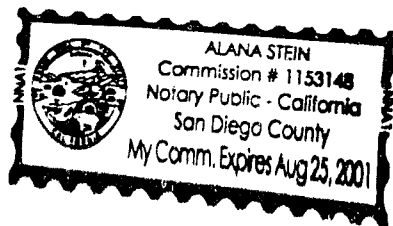
TELMA RUIZ, ASST SECRETARY

STATE OF California  
COUNTY OF San Diego

On May 18, 1999, 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,

*[Signature]*  
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  
RGH-19990517-0058 CRIKLAMA KLAMATH OR BAT: 6525/11096609 KOCORSUB1