

AMT 48852

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS,

That Jeffery C. Edwards and Deanna B. Edwards is the
 Grantor, and First American Title Insurance Company as trustee,
 and First Finance is the beneficiary
 under that certain trust deed dated 5/1/98, and recorded 5/8/98 in the Mortgage Records of
Klamath County, Oregon as Volume: M98, Page 15696

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above:

NOW THEREFORE, in view of the premises, the undersigned hereby appoints David E. Fennell, Attorney, whose address is P.O. Box 4143, Bellevue, WA 98009-4143, as successor trustee under said trust deed, to have all the powers of said original trustee effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: August 12, 1999

ADVANTA MORTGAGE CORP. USA, as Servicing Agent for
 Bankers Trust Company of California, N.A.,
 as custodian or Trustee

By [Signature]
 Name: TONI KLYSZ
 Title: ASSISTANT SECRETARY

STATE OF CALIFORNIA)

County of San Diego)

This instrument was acknowledged before me on August 12, 1999 by TONI KLYSZ, as
 ASSISTANT SECRETARY of Advanta Mortgage Corp. USA, Servicing Agent.

By [Signature]
 DONNA HOPKINS
 Notary Public for California

My commission expires: 10/31/02

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from

Edwards, Jeffery C. and Deanna B.

Grantor

to

DAVID E. FENNEL

Trustee

File No 7297.20097

After recording return to:
 BECKY BAKER
 ROUTH CRABTREE & FENNEL
 P.O. Box 4143
 Bellevue, WA 98009-4143

State of Oregon, County of Klamath
 Recorded 8/18/99, at 3:46 p.m.
 In Vol. M99 Page 33444
 Linda Smith,
 County Clerk Fee \$ 10 00