

Recording Requested By:
Advanta Finance Corp.

When Recorded Return To:

1999 SEP 15 11:55

PATTI RING
ADVANTA FINANCE CORP.
10790 RANCHO BERNARDO RD.
SAN DIEGO,, CA 92127-

SUBSTITUTION OF TRUSTEE

Advanta Finance Corp. #28355627 "GARRETT" Lender ID:80126089 Klamath, Oregon

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

Original Trustor: ROBERT K. GARRETT, AN ESTATE IN FEE SIMPLE
Original Beneficiary: ADVANTA FINANCE CORP.
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY O
Dated: 03/26/1998
Recorded on 03/30/1998 as Instrument No. 55475 Book M96, Page 10153,
In the County of KLAMATH, State of OREGON

Property Address: 4221 FARGO STREET, KLAMATH FALLS, OR, 97601

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 Finance Corp., Attorney-in-Fact Rec.
8/13/98 ins.# 64443 bk M98 pg 29785
On August 27, 1999

By: Bruce Duclos
BRUCE DUCLOS, VICE PRESIDENT

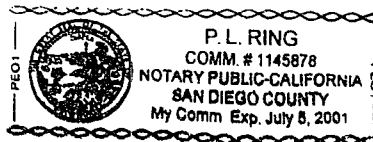


STATE OF California
COUNTY OF San Diego

ON August 27, 1999, before me, P. L. Ring, a Notary Public in and for San Diego County, in the State of California, personally appeared BRUCE DUCLOS, VICE PRESIDENT, 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,

P. L. Ring
Notary Expires: 07/05/2001 #1145878



(This area for notarial seal)

Advanta Finance Corp., 10790 Rancho Bernardo Road, San Diego, CA 92127
PLR-19990826-0029 ORKLAMA KLAMATH OR BAT: 8059/28355627 IXORSUB1

State of Oregon, County of Klamath
Recorded 9/15/99, at 11:55 a m.
In Vol. M99 Page 36793
Linda Smith,
County Clerk Fee\$ 10.00

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