

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

VIDA KENNEDY
3522 CORONADO WAY
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 11/19/99, at 10:51 a.m.
In Vol. M99 Page 45899
Linda Smith,
County Clerk Fee\$ 10.00

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #: 2769164 "Kennedy" Lender ID: 329/300605168 Klamath, Oregon

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

Original Trustor: VIDA V. KENNEDY, AN ESTATE IN FEE SIMPLE
Original Beneficiary: SOUTHERN PACIFIC FUNDING CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIRST AMERICAN TITLE

Dated: 02/24/1997

Recorded on 02/27/1997 as Instrument No. 33526 Book M97, Page 5815,
In the County of KLAMATH, State of OREGON

Property Address: 1719 WINONA WAY, 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.

Southern Pacific Funding Corporation By:
Advanta Mortgage Corp. USA, attorney-in-fact
Rec 3/2/98, Vol M98, Pg 6743
On November 10, 1999

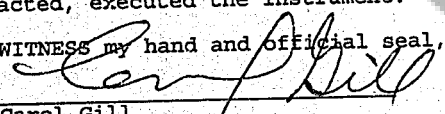
By: 

TELMA RUIZ, ASST. SECRETARY

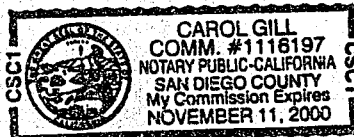
STATE OF California
COUNTY OF San Diego

ON November 10, 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
ELH-19991109-0048 ORKLAMA KLAMATH OR BAT: 8541/2769164 KXORSUB1