

MTC 49654

Vol M99 Page 46322

APPOINTMENT OF SUCCESSOR TRUSTEE

1999 NOV 22 AM 11:35

KNOW ALL MEN BY THESE PRESENTS,

That Larry Allen Brown and Barbara K. Brown, is the
 Grantor, and Fidelity National Title Insurance Company, as trustee,
 and TAR Preferred Mortgage Corporation, a California corporation, is the beneficiary
 under that certain trust deed dated 12/14/96, and recorded 1/13/97, in the Mortgage Records of
Klamath County, Oregon as Volume M97, Page 1009

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 3535 Factoria Blvd. S.E., Suite 100, Bellevue, WA 98006, 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: November 2, 1999

ADVANTA MORTGAGE CORP. USA.. as Servicing Agent for
 Bankers Trust Company, as Trustee, on behalf
 of the Certificateholders and the Certificate
 Insurer of the Preferred Mortgage Asset-Backed
 Certificates, Series 1996-2

By Stephen Niles
 Stephen Niles, Vice President

STATE OF CALIFORNIA)
) ss.
 County of San Diego)

This instrument was acknowledged before me on November 2, 1999, by Stephen Niles as Vice President of Advanta Mortgage Corp. USA, as Servicing Agent

Donna R. Hopkins
 Donna R. Hopkins
 Notary Public for California
 My commission expires: 10/31/02

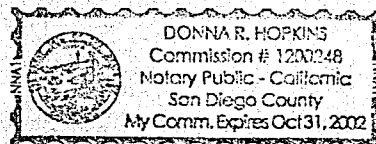
(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from
Brown, Larry Allen and Barbara K.

Grantor
 to
DAVID E. FENNEL
 Trustee File No. 7104.20942

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



State of Oregon, County of Klamath
 Recorded 11/22/99, at 11:35 a.m.
 In Vol. M99 Page 46322
 Linda Smith,
 County Clerk Fee\$ 10.00