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Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

Robert Temple 69 PINE STREET Klamath Falls, OR 97601

State of Oregon, County of Klamath Recorded 12/16/99, at 12:47p. m. In Vol. M99 Page 49452 Linda Smith, Fee\$_/000 County Clerk

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:10510568 "Temple" Lender ID:225/ Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: ROBERT M. TEMPLE AND ELIZABETH A. TEMPLE HIS WIFE, Original Beneficiary: FIRST FINANCE
Original Trustee: KLAMATH COUNTY TITLE COMPANY Dated: 12/17/1997 Recorded on 12/22/1997 as Instrument No. 50481 Book M97, Page 41529, In the County of KLAMATH, State of OREGON

Property Address: 69 Pine 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 Mortgage Corp. USA, attorney-in-fact
Rec 2/25/98, #53716, Vol M98, Pg 6138
On __December Q7, 1999

By: TELMA RUIS ASSISTANT SECRETARY

STATE OF California COUNTY OF San Diego

ON December 07, 1999, before me, Vannary K, Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Assistant 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 instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Vannary K. Sihachack Notary Expires: 09/27/2001 #1

VANNARY K. SIHACHACK COMM. #1156797
NOTARY PUBLIC-CALIFORNIA OSAN DIEGO COUNTY
My Commission Expires **SEPTEMBER 27, 2001**

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127