

1999 DEC 28 AM 9:39

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M99 Page 50763

When Recorded Return To:

R/K
D. Frances George
2507 GETTLE STREET
Klamath Falls, OR 97603-6732

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:3841475 "George" Lender ID:221/3841475 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: D. FRANCES GEORGE, AN UNMARRIED WOMAN
Original Beneficiary: GOODRICH & PENNINGTON MORTGAGE FUND, INC.
Original Trustee: ASPEN TITLE & ESCROW
Dated: 07/23/1997

Recorded on 07/30/1997 as Instrument No. 42208 Book M97, Page 24276,
In the County of KLAMATH, State of OREGON

Property Address: 1010 California Avenue, 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 08, 1999

By: Telma Ruiz

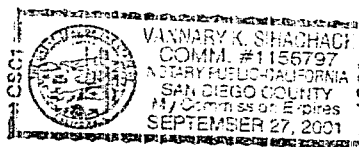
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON December 08, 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 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,

Vannary K. Sihachack
Vannary K. Sihachack
Notary Expires: 09/27/2001 #1156797



(This area for notarial seal)
Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
HJB-19991208-1008 ORKLA/VA KLAMATH OR EAT. 9901/3841475 KCM/RSUR1

State of Oregon, County of Klamath
Recorded 12/28/99, at 9:39a m.
In Vol. M99 Page 50763
Linda Smith,
County Clerk Fee \$ 16.00