

MTC 50378
APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS,

That Martha E. Pigeon, is the Grantor, and Stewart Title Guaranty, as the trustee, and The Provident Bank, N.A., is the beneficiary under that certain trust deed dated 1/26/96, and recorded 1/30/96, in the Mortgage Records of Klamath County, Oregon as Volume M96, Page 2632.

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 P.O. Box 4143, Bellevue, WA 98009-4143 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: February 10, 2000.

ADVANTA MORTGAGE CORP. USA, as Servicing Agent for Bankers Trust Company of California, N.A., as Custodian or Trustee

By [Signature]
Typed Name: STEPHEN NILES
Title: VICE PRESIDENT

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

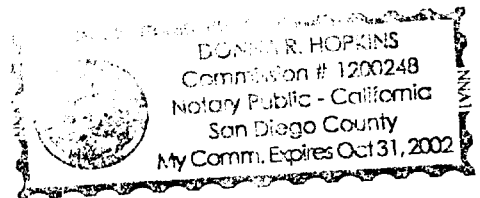
This instrument was acknowledged before me on 2/10, 2000, by Stephen Niles as Vice President of Advanta Mortgage Corp. USA as Servicing Agent

[Signature: Donna R. Hopkins]
Notary Public for DONNA HOPKINS (SEAL)
My commission expires: 10/31/02

State of Oregon, County of Klamath
Recorded 2/22/00, at 11:26 a m.
In Vol. M00 Page 5455
Linda Smith,
County Clerk Fee \$ 21.00

APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
Pigeon, Martha E
Grantor
to
DAVID E. FENNEL
Trustee
File No. 7297.20167

After recording return to:
Eric Wang
ROUTH CRABTREE & FENNEL
PO Box 4143



BELLEVUE, WA 98009-4143

21.00