

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

ret
Vida Kennedy
3522 CORONADO WAY
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2129567 "Kennedy" Lender ID:337/300602794 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
Original Trustee: FIRST AMERICAN TITLE
Dated: 07/19/96
Recorded on 07/29/96 as Instrument No. Book M96, Page 22779,
In the County of KLAMATH, State of OREGON

Property Address: 6441 Bryant Avenue, 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 January 28, 2000

By: 

TELMA RUIZ, ASSISTANT SECRETARY

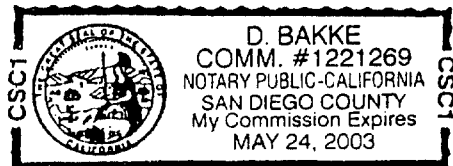
STATE OF California
COUNTY OF San Diego

ON January 28, 2000, before me, D. Bakke, 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,


D. Bakke

Notary Expires: 05/24/2003 #1221269



(This area for notarial seal)

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

JMWV-20000126-0024 ORKLAMA KLAMATH OR BAT: 9001/2129567 KXORSUB1

State of Oregon, County of Klamath
Recorded 3/07/00, at 3:27 p.m.
In Vol. M00 Page 7328
Linda Smith,
County Clerk Fee \$ 21.00