

Recording Requested By:  
Advanta Mortgage Corp. USA

When Recorded Return To:

WILLIAM PEDDER  
831 CHILOQUIN BOULEVARD  
CHILOQUIN, OR 97626

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:1001021651 "PEDDER" Lender ID:/ Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: WILLIAM F PEDDER AND JUDITH V PEDDER,  
Original Beneficiary: ADVANTA NATIONAL BANK, USA  
Original Trustee: ADVANTA NOMINEE SERVICES  
Dated: 02/05/1997  
Recorded on 02/05/1997 as Instrument No. Book M97, Page 3582,  
In the County of KLAMATH, State of OREGON

Property Address: 831 CHILOQUIN BOULEVARD, CHILOQUIN, OR, 97626

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.

Advanta National Bank f/k/a Advanta National  
Bank, USA

On February 07, 2000

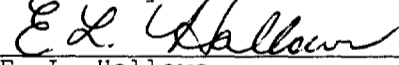
By: 

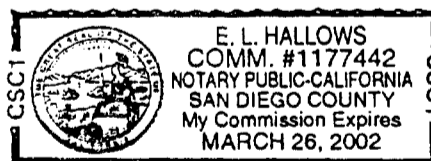
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California  
COUNTY OF San Diego

ON February 07, 2000, before me, E. L. Hallows, 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,

  
E. L. Hallows  
Notary Expires: 03/26/2002 #1177442



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127  
JANV-20000207-0024 ORKLAMA KLAMATH OR BAT. 9435/1001021651 KACRSUB1

State of Oregon, County of Klamath  
Recorded 3/21/00, at 8:37 a. m.  
In Vol. M00 Page 9181  
Linda Smith,  
County Clerk Fee\$ 21<sup>00</sup>