

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

ret
Clay Mitchell
4615 GETTLE STREET
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 04/11/00, at 12:50 p m.
In Vol. M00 Page 11794
Linda Smith,
County Clerk Fee\$ 21⁰⁰

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2482149 "Mitchell" Lender ID:373/21404096 Klamath, Oregon

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

Original Trustor: CLAY A. MITCHELL AND JANINE E. MITCHELL, HUSBAND AND WIFE
Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Original Trustee: FIDELITY NATIONAL TITLE INS. CO
Dated: 11/01/96
Recorded on 11/20/96 as Instrument No. Book M96, Page 36594,
In the County of KLAMATH, State of OREGON

-Assigned by T.A.R. PREFERRED MORTGAGE CORPORATION TO BANKER'S TRUST COMPANY OF CALIFORNIA, N.A. Document To Be Recorded Concurrently Herewith

Property Address: 4615 Gettle Street, 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.

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 February 07, 2000

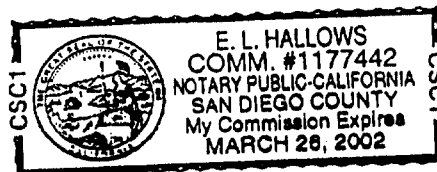
By: [Signature]
TELMA RUIZ, ASSISTANT SECRETARY

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,

[Signature]
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
JMW-20000207-0028 OKLAMA KLAMATH OR BAT: 9391/2482149 KXORSUB1