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Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

Margie Williams 3925 BOARDMAN AVE Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:12545844 "Williams" Lender ID:433/1096086530 Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: MARGIE C WILLIAMS AND JOHN F. WILLIAMS Original Beneficiary: CHASE MANHATTAN MORTGAGE CORPORATION Original Trustee: AMERITITLE Dated: 04/09/1999 Recorded on 04/14/1999 as Instrument No. Book M99, Page 13525, In the County of KLAMATH, State of OREGON

Property Address: 3925 Boardman Ave, 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.

Chase Manhattan Mortgage Corporation By: Advanta Mortgage Corp. USA, attorney-in-fact

to be recorded concurrently herewith

2000 April 05, On

By:

ASSISTANT SECRETARY TELMA RUIZ

STATE OF California COUNTY OF San Diego

ON April 05, 2000, before me, Daisy R. Castillano, 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,

2 elelano Daisy R. Castillano Notary Expires: 12/25/2001 Daisy

#1166572

DAISY R. CASTILLANO
COMM. #1166572
NOTARY PUBLIC CAL FORNIA OF SAN DIEGO COUNTY
My Commission Expires
DECEMBER 25, 2001

(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127 CAG-20000405-0033 ORKLAMA KLAMATH OR BAT: 10013/12545844 KXORSUB1