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Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

William Blind 4822 COTTAGE AVENUE Klamath Fal, OR 97603

State of Oregon, County of Klamath Recorded 04/17/00, at 12:/0 p m. In Vol. M00 Page /2378 Linda Smith. Fee\$_2/00_ County Clerk

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2431302 "Blind" Lender ID:373/21403689 Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: WILLIAM WARD BLIND AND CORAL L. BLIND, HUSBAND AND WIFE Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE INS. CO.

Dated: 10/09/96

Recorded on 11/06/96 as Instrument No. 27978 Book M96, Page 35190,

In the County of KLAMATH, State of OREGON

4822 Cottage 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.

Preferred Credit Corporation A.K.A. T.A.R. Preferred Mortgage Corporation By: Advanta Mortgage Corp. USA, attorney-in-fact

Rec 12/29/97, #50751, Vol M97, Pg 42208 On April 07, 2000

By:

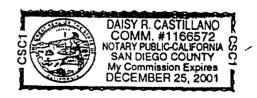
ASSISTANT SECRETARY TELMA RUIS,

STATE OF California COUNTY OF San Diego

ON April 07, 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,

Daisy R. Mastillano Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127 CAG-20000407-0005 ORKLAMA KLAMATH OR BAT: 10185/2431302 KXORSUB1