

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M00 Page 14419

When Recorded Return To:

Charmaine Hevern
P O BOX 773
Merrill, OR 97633

State of Oregon, County of Klamath
Recorded 04/26/00, at 2:22 p.m.
In Vol. M00 Page 14419
Linda Smith,
County Clerk Fee\$ 21.00

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2948396 "Hevern" Lender ID:329/603302855 Klamath, Oregon

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

Original Trustor: CHARMAINE L. HEVERN AND LILY HEVERN, WITH FULL RIGHTS OF SURVIVORSHIP
Original Beneficiary: VALENTINE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Original Trustee: FIRST AMERICAN TITLE
Dated: 03/10/97
Recorded on 03/18/97 as Instrument No. 34566 Book M97, Page 7994,
In the County of KLAMATH, State of OREGON

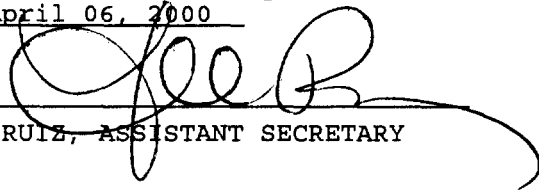
-Assigned by VALENTINE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION TO SOUTHERN PACIFIC FUNDING CORPORATION Document To Be Recorded Concurrently Herewith

Property Address: 10585 Lower Klamath Lake Road, 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 April 06, 2000

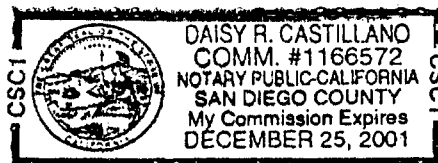
By: 
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON April 06, 2000, before me, Daisy R. Castellano, 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. Castellano
Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
CAG-20000406-0034 ORKLAMA KLAMATH OR BAT: 10169/2948396 KXORSUB1