

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Russell Pool
PO BOX 512
Bly, OR 97622-0512

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:3301819 "Pool" Lender ID:299/3301819 Klamath, Oregon

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


Original Trustor: RUSSELL L. POOL AND TREASA K. POOL, HUSBAND AND WIFE
Original Beneficiary: GOODRICH & PENNINGTON MORTGAGE FUND, INC., A CALIFORNIA CORPORATION
Original Trustee: ASPEN TITLE AND ESCROW
Dated: 05/05/97
Recorded on 05/15/97 as Instrument No. 37722 Book M97, Page 14913,
In the County of KLAMATH, State of OREGON

Property Address: 21527 Pinecrest Drive, Bly, OR, 97622

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.

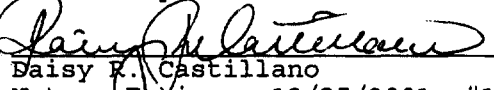
Bankers Trust Company of California, N.A.
By: Advanta Mortgage Corp. USA,
attorney-in-fact Rec 2/25/98, #53716, Vol
M98, Pg 6138
On June 09, 2000

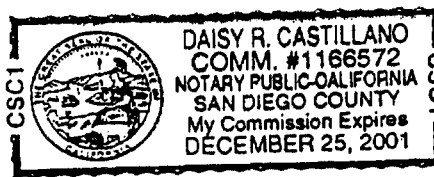
By: 
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON June 09, 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
KMC-20000608-0030 ORKLAMA KLAMATH OR BAT: 10749/3301819 KXORSUB1

State of Oregon, County of Klamath
Recorded 06/21/00, at 12:39 p.m.
In Vol. M00 Page 22622
Linda Smith,
County Clerk Fee \$ 21.00