

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Robert Kirk
PO BOX 8177
Klamath Falls, OR 97602-1177

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2562353 "Kirk" Lender ID:338/200603138 Klamath, Oregon

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

Original Trustor: ROBERT A. KIRK AND LINDA H. KIRK, HUSBAND AND WIFE AS JOINT TENANTS BY THE ENTIRETY

Original Beneficiary: COLORADO FEDERAL SAVINGS BANK

Original Trustee: FIRST AMERICAN TITLE

Dated: 11/15/96

Recorded on 11/20/96 as Instrument No. 28665 Book M96, Page 36566,
In the County of KLAMATH, State of OREGON

Property Address: 16913 Ponderosa Lane, Keno, OR, 97627

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 June 17, 2000

By: [Signature]

TELMA RUIZ, ASSISTANT SECRETARY

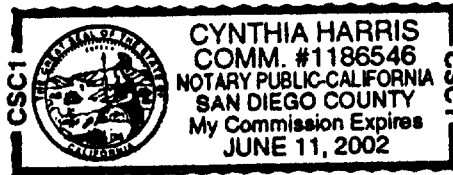
STATE OF California
COUNTY OF San Diego

ON June 17, 2000, before me, Cynthia Harris, 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]
Cynthia Harris

Notary Expires: 06/11/2002 #1186546



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127

CAG-20000616-0022 ORKLAMA KLAMATH OR BAT: 10897/2562353 KXORSUB1

State of Oregon, County of Klamath
Recorded 06/28/00, at 10:34 a.m.
In Vol. M00 Page 23492
Linda Smith,
County Clerk Fee\$ 21.00