Vol MOO Page

Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

φN Martha Pigeon 3831 HOPE ST Klamath Falls, OR 97603-7556 State of Oregon, County of Klamath Recorded 08/15/00, at 8:55a, m. Linda Smith, Fee\$_2/60 County Clerk

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2156453 "Pigeon" Lender ID:293/3004686 Klamath, Oregon

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

Original Trustor: MARTHA E. PIGEON, A MARRIED WOMAN Original Beneficiary: THE PROVIDENT BANK, INC. Original Trustee: STEWART TITLE GUARANTY

Dated: 01/26/96

Recorded on 01/30/96 as Instrument No. 12681 Book M96, Page 2632, In the County of KLAMATH, State of OREGON

Property Address: 1405 Upham Street, Klamath Falls, OR, 97601

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

2000

On _ August 03,

STEPHA DTF. ADONA, ASSISTANT

SECREDARY

STATE OF California COUNTY OF San Diego

ON August 03, 2000, before me, D. Bakke, a Notary Public in and for San Diego County, in the State of California, personally appeared Stephanie Adona, 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.

WITNESA hand and official seal, my

Notary Expires: 05/24/2003 #1221269



(This area for notarial seal)
Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
KMC-20000801-0010 ORKLAMA KLAMATH OR BAT: 11205/2156453 KXORSUB1