

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS,

That Norman D. Heyden and Lora Jean Heyden, is the Grantor, and Amerititle, as the trustee, and Goodrich & Pennington Mortgage Fund, Inc., is the beneficiary under that certain trust deed dated 5/22/97, and recorded 5/30/97, in the Mortgage Records of Klamath County, Oregon as Book M-97, Page 16518.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

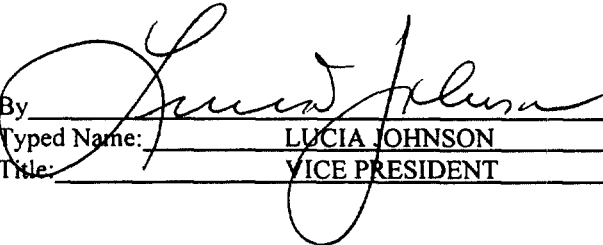
NOW THEREFORE, in view of the premises, the undersigned hereby appoints David E. Fennell, Attorney, whose address is P.O. Box 4143, Bellevue, WA 98009-4143 as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

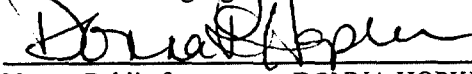
DATED: October 2, 2000.

ADVANTA MORTGAGE CORP. USA, as Servicing Agent for Bankers Trust Company of California, N.A., as Custodian or Trustee

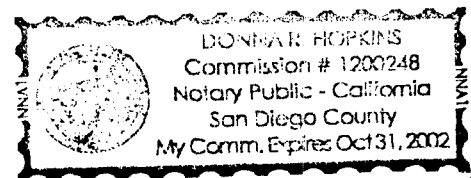
By 
 Typed Name: LUCIA JOHNSON
 Title: VICE PRESIDENT

STATE OF CALIFORNIA)
) ss.
 County of San Diego)

This instrument was acknowledged before me on 10/2, 2000, by Lucia Johnson as Vice President of Advanta Mortgage Corp. USA as Servicing Agent


 Notary Public for DONNA HOPKINS
 My commission expires: 10/31/02

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from

Heyden, Norman and Lora
 Grantor

to

DAVID E. FENNELL
 -Trustee

File No. 7297.20260

After recording return to:

Eric Wang
 ROUTH CRABTREE & FENNELL
 PO Box 4143
 Bellevue WA 98009

State of Oregon, County of Klamath
 Recorded 10/12/00, at 10:58 a.m.
 In Vol. M00 Page 37253
 Linda Smith,
 County Clerk Fee \$ 2.00