

Recording Requested By:  
Advanta Mortgage Corp. USA

Vol M00 Page 41170

When Recorded Return To:

Steve Crockett  
1868 LADIGO CT  
La Pine, OR 97739-9259

**SUBSTITUTION OF TRUSTEE**

Paid Accounts Department #12918900 "Crockett" Lender ID:356/4835956 Klamath, Oregon

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

Original Trustor: STEVE CROCKETT AND NELLIE CROCKETT, HUSBAND AND WIFE  
Original Beneficiary: MERITAGE MORTGAGE CORPORATION, AN OREGON CORPORATION  
Original Trustee: FIRST AMERICAN TITLE INSURANCE CO.  
Dated: 05/05/1999  
Recorded on 05/14/1999 as Instrument No. Book M99, Page 19241,  
In the County of KLAMATH, State of OREGON

Property Address: 1868 Ladigo Court, La Pine, OR, 97739

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;

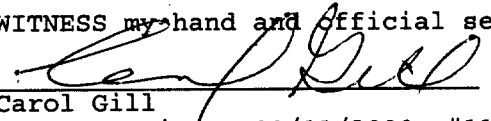
Now therefore, the undersigned hereby appoints ADVANTA NATIONAL BANK whose address is 10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

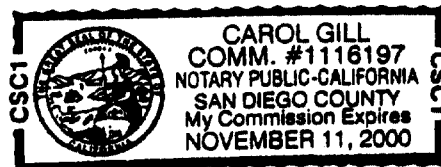
Banc One Financial Services, Inc. By:  
Advanta Mortgage Corp. USA,  
attorney-in-fact to be recorded  
concurrently herewith  
On November 01, 2000

By:   
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California  
COUNTY OF San Diego

ON November 01, 2000, before me, Carol Gill, 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,  
  
Carol Gill  
Notary Expires: 11/11/2000 #1116197



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127  
SMR-20001101-0018 ORKLAMA KLAMATH OR 12371/12918900 KXORSUB1

State of Oregon, County of Klamath  
Recorded 11/14/00, at 10:11 a. m.  
In Vol. M00 Page 41170  
Linda Smith,  
County Clerk Fee \$ 21.00