

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M00 Page 42283

When Recorded Return To:

Thomas Kent
1739 SADDLEBACK CT
Henderson, NV 89014

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:2427730 "Kent" Lender ID:373/21403568 Klamath, Oregon

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

Original Trustor: THOMAS D. KENT AND J'AMY L. KENT, AS TENANTS BY THE ENTIRETY
Original Beneficiary: T.A.R. PREFERRED MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIDELITY NATIONAL TITLE INS. CO.

Dated: 09/26/96

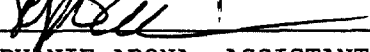
Recorded on 11/06/96 as Instrument No. 27974 Book M96, Page 35178,
In the County of KLAMATH, State of OREGON

Property Address: 1109 Tamera Drive, Klamath Falls, OR, 97605

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.

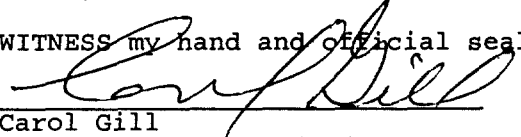
Preferred Credit Corporation A.K.A.
T.A.R. Preferred Mortgage Corporation By:
Advanta Mortgage Corp. USA,
attorney-in-fact
Rec 12/29/97, #50751, Vol M97, Pg 42208
On November 09, 2000

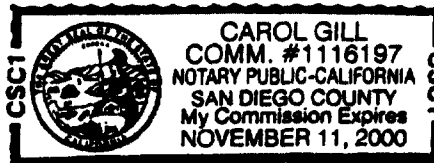
By: 
STEPHANIE ADONA, ASSISTANT
SECRETARY

STATE OF California
COUNTY OF San Diego

ON November 09, 2000, before me, Carol Gill, 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.

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-20001109-0040 ORKLAMA KLAMATH OR BAT: 12653/2427730 KXORSUB1

State of Oregon, County of Klamath
Recorded 11/22/00, at 2:43 p.m.
In Vol. M00 Page 42283
Linda Smith,
County Clerk Fee \$ 21.00