

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

lt
John Williams
3935 BOARDMAN AVE
Klamath Falls, OR 97603-6625

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:10855492 "Williams" Lender ID:227/855492 Klamath, Oregon

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

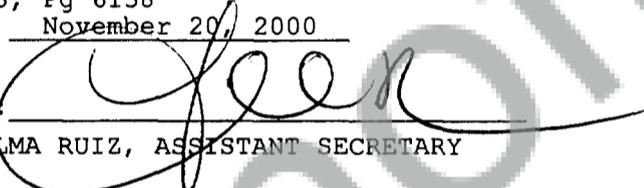
Original Trustor: JOHN EDWARD WILLIAMS AND MARGIE C. WILLIAMS, HIS WIFE
Original Beneficiary: FIRST FINANCE
Original Trustee: FIRST AMERICAN TITLE
Dated: 02/11/98
Recorded on 02/17/98 as Instrument No. 53176 Book M98, Page 4893,
In the County of KLAMATH, State of OREGON

Property Address: 3935 Boardman Avenue, Klamath Falls, OR, 97603

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.

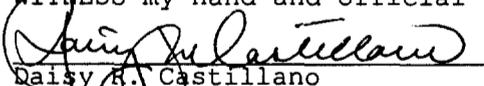
Bankers Trust Company of California, N.A.
By: Advanta Mortgage Corp. USA,
attorney-in-fact Rec 2/25/98, #53716, Vol
M98, Pg 6138
On November 20, 2000

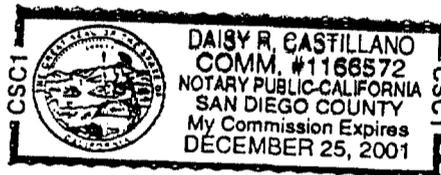
By: 
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON November 20, 2000, before me, Daisy R. Castellano, 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,


Daisy R. Castellano
Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
ERB-20001120-0119 ORKLAMA KLAMATH OR BAT: 12919/10855492 KXORSUB1

State of Oregon, County of Klamath
Recorded 11/28/00, at 9:39 a. m.
In Vol. M00 Page 42573
Linda Smith,
County Clerk Fee\$ 21⁰⁰