

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

px Steven Klus
2943 HOPE ST
Klamath Falls, OR 97603-6816

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:13133905 "Klus" Lender ID:356/5060206 Klamath, Oregon

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

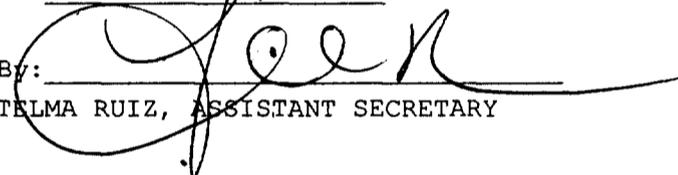
Original Trustor: STEVEN A. KLUS AND TAMATHA C. KLUS, AS TENANTS BY THE ENTIRETY
Original Beneficiary: TITLE WEST MORTGAGE, INC., A CALIFORNIA CORPORATION
Original Trustee: G & S RECONVEYANCE, A CALIFORNIA CORPORATION
Dated: 07/20/1999
Recorded on 08/02/1999 as Instrument No. N/A Book M99, Page 30841,
In the County of KLAMATH, State of OREGON

Property Address: 6943 Hope Street, 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.

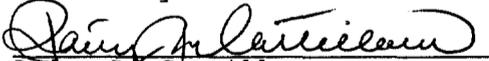
Banc One Financial Services, Inc. By:
Advanta Mortgage Corp. USA,
attorney-in-fact to be recorded
concurrently herewith
On November 20, 2000

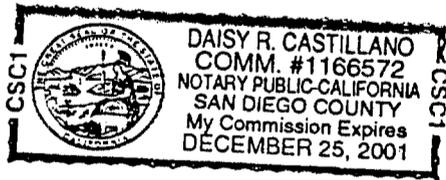
By: 
TELMA RUIZ, ASSISTANT SECRETARY

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-20001120-0135 ORKLAMA KLAMATH OR BAT: 12829/13133905 IKORSUB1

State of Oregon, County of Klamath
Recorded 11/28/00, at 9:46 a. m.
In Vol. M00 Page 42577
Linda Smith,
County Clerk Fee \$ 21⁰⁰