

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M00 Page 44808

When Recorded Return To:

Timothy Stacy
3212 EMERALD ST
Klamath Falls, OR 97601-5679

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:11629946 "Stacy" Lender ID:245/1629946 Klamath, Oregon

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

Original Trustor: TIMOTHY S. STACY AND ROCKY G. STACY, AS TENANTS BY THE ENTIRETY

Original Beneficiary: GOODRICH & PENNINGTON MORTGAGE FUND, INC., A DELAWARE CORPORATION

Original Trustee: AMERITITLE

Dated: 08/24/1998

Recorded on 08/31/1998 as Instrument No. 65455 Book M98, Page 31957,

In the County of KLAMATH, State of OREGON

Property Address: 3212 Emerald Street, Klamath Falls, OR, 97601

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 December 01, 2000

By

TELMA RUIZ, ASSISTANT SECRETARY

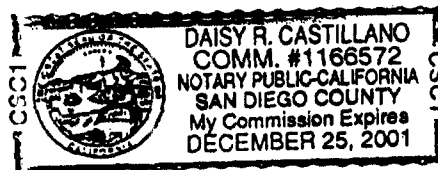
STATE OF California
COUNTY OF San Diego

ON December 01, 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
SMR-20001201-0038 ORKLAMA KLAMATH OR BAT: 13217/11629946 KXORSUB1

State of Oregon, County of Klamath
Recorded 12/14/00, at 8:53 a. m.
In Vol. M00 Page 44808
Linda Smith,
County Clerk Fee\$ 21.00