

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Diana Evans
P. O. BOX 20950IT
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:3352499 "Evans" Lender ID:220/3352499 Klamath, Oregon

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

Original Trustor: DIANA M. EVANS,
Original Beneficiary: ADVANTA NATIONAL BANK USA
Original Trustee: COMMONWEALTH LAND TITLE
Dated: 06/19/1997

Recorded on 06/24/1997 as Instrument No. 39832 Book M97, Page 19467,
In the County of KLAMATH, State of OREGON

Property Address: 5507 Wocus Road, 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 11, 2000

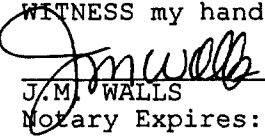
By: 

STEPHANIE ADONA, ASSISTANT
SECRETARY

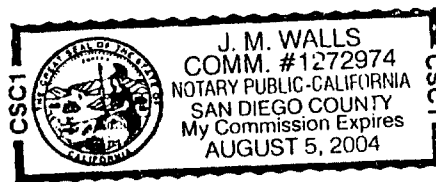
STATE OF California
COUNTY OF San Diego

On December 11, 2000, before me, J.M. WALLS, 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,


J.M. WALLS

Notary Expires: 08/05/2004 #1272974



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
KMC-20001208-0108 ORKLAMA KLAMATH OR BAT: 13367/3352499 KXORSUB1

State of Oregon, County of Klamath
Recorded 12/19/00, at 2:22 p.m.
In Vol. M00 Page 45556
Linda Smith,
County Clerk Fee \$ 21.00