

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Jeffery Edwards
5633 Mason Lane
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:11187093 "Edwards" Lender ID:228/ Klamath, Oregon

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

Original Trustor: JEFFERY C. EDWARDS AND DEANNA B. EDWARDS, AN ESTATE IN FEE
SIMPLE AS TENANTS BY THE ENTIRETY

Original Beneficiary: FIRST FINANCE

Original Trustee: FIRST AMERICAN TITLE

Dated: 05/01/1998

Recorded on 05/08/1998 as Instrument No. 57877 Book M98, Page 15696, ✓

In the County of KLAMATH, State of OREGON

Property Address: 5633 Mason Lane, 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 27, 2000


By: 

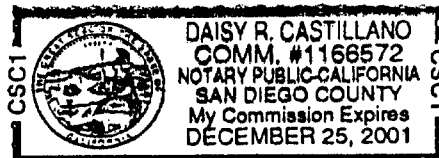
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON December 27, 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

KMC-20001227-0019 ORKLAMA KLAMATH OR BAT: 13693/11187093 KXORSUB1

State of Oregon, County of Klamath
Recorded 01/08/01, at 8:33 a.m.
In Vol. M01 Page 613
Linda Smith,
County Clerk Fee\$ 21.00