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FILED FOR RECORD. SKAMANIA CO. WASH BY SKAMANIA CO. TICH

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PENONY

AUDITOR

GARY M. OLSON

AFIER RECORDING RETURN TO: Faren L. Gibbon, P.S. 6317 Phinney Avenue North Seattle, WA 98103

RE: Loan No. 1955053/Nietsen

RESIGNATION AND APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL HEN BY THESE PRESENTS:

Chris L. Kielsen and Susan J. Henderson, as joint tenants with right of survivorship is the Grantor(s), and Skamania County Title is the Irustee, and Southern Pacific Thrift and Loan, a California Corporation is the Beneficiary under that certain trust deed dated December 19, 1994, and recorded on December 30, 1994, in Yolume of Mortgages, at Page Records of Skamania County, Washington, under Auditor's/ Recorder's File No. 121368.

Skamania County Title hereby resigns as trustee under trust deed described above.

DATED: 5-19 1997.

Skamania County Title (Resigning Trustee)

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(Kame Title)

Patrick District Indirect Indirect

The trustee has ceased to act as trustee by reason of resignation.

The undersigned, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the trustee named above.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints KAREN L. GIBBON, P.S., professional service corporation formed under REW 18.100, whose address is 6317 Phinney Avenue North, Seattle, WA 98103, as successor trustee under said trust deed, it to have all the powers of said original trustee, effective forthwith.

Advanta Mortgage Corp. U.S.A., as Master Servicer on behalf of the trustee, Bankers Irust Company of California, N.A., for the benefit of Certificate Holders of Prudential Securities secured Financing Corp. Mortgage Pass-Through Certificates, Series 1995-1.

(Beneficiary)

By:

(Name-Title) Diane Klimek, Vice President

By: (Name Title)

STATE OF CALIFORNIA )
COUNTY OF SAN DIEGO )

On this 17th day of March 12 97, before me, the undersigned, a Notary Public in and for the State of California duly commissioned and sworn, personally appeared Diane Klimek and to me known to be the Vice President and Secretary respectively, of Advanta Mortgage Corp. U.S.A.; as Master Servicer on behalf of the trustee, Bankers Irust Company of California, N.A., for the benefit of Certificate Holders of Prudential Securities secured Financing Corp. Mortgage Pass-Through Certificates, Series 1995-1, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she are/is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of CA residing at: San Diego
My commission expires: 05/14/99

