

Recording Requested By:  
Advanta Mortgage Corp. USA

When Recorded Return To:

Norman Hankey  
6962 MINA BIRD ROAD  
Bonanza, OR 97623

Vol M99 Page 19734

State of Oregon, County of Klamath  
Recorded 5/18/99, at 2:34 p.m.  
In Vol. M99 Page 19734  
Linda Smith, County Clerk  
Fee \$ 10.-

*Linda Smith*

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #2555381 "Hankey" Lender ID:363/5027474 Klamath, Oregon

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

Original Trustor: NORMAN C. HANKEY AND JEANNETT A HANKEY, HUSBAND AND WIFE  
Original Beneficiary: GRANITE BAY FUNDING  
Original Trustee: BANKERS TRUST COMPANY  
Dated: 10/15/96  
Recorded on 10/28/96 as Instrument No. 27399 Book M96, Page 33980,  
In the County of KLAMATH, State of OREGON

-Assigned by QUALITY MORTGAGE, USA, INC. A CALIFORNIA CORPORATION TO BANKERS TRUST COMPANY Document To Be Recorded Concurrently Herewith

Property Address: 6962 Mina Bird Road, Bonanza, OR, 97623

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 By: Advanta Mortgage Corp. USA, attorney-in-fact  
to be recorded concurrently herewith  
On May 10, 1999

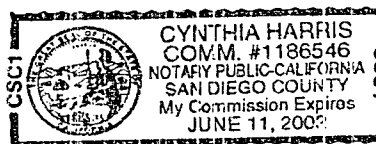
By: *[Signature]*  
TELMA RUIZ, ASST. SECRETARY

STATE OF California  
COUNTY OF San Diego

ON May 10, 1999, before me, Cynthia Harris, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Asst. 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.

*[Signature]*  
Cynthia Harris  
Notary Expires: 06/11/2002 #1186546



(This area for notarial seal)  
Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127/619  
RGH-19990507-0061 ORKLA.M.1 KLAMATH OR BAT 8183/255539:1 KX(C:RSUB)