

2000 AUG 31 PM 2:51

Recording Requested By:
Advanta Mortgage Corp. USA

Vol M00 Page 32119

When Recorded Return To:

Wesley Hardisty
22770 SPRAGUE RIVER RD
Chiloquin, OR 97624-8612

SUBSTITUTION OF TRUSTEE

Paid Accounts Department #:10571875 "HARDISTY" Lender ID:224/571875 Klamath, Oregon

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

Original Trustor: WESLEY E HARDISTY AND MARLA S. SYKORA-HARDISTY, HUSBAND AND WIFE

Original Beneficiary: NEW AMERICA FINANCIAL, INC.

Original Trustee: FIRST AMERICA TITLE INSURANCE COMPANY

Dated: 12/15/97

Recorded on 12/22/97 as Instrument No. 50438 Book M97, Page 41412,

In the County of KLAMATH, State of OREGON

Property Address: 22770 Sprague River Road, Chiloquin, OR, 97624

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

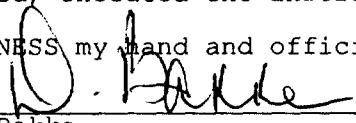
On August 22, 2000

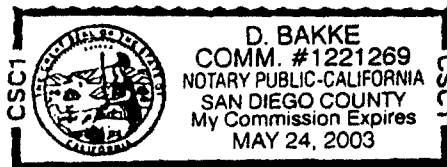
By: 
TELMA RUIZ, ASSISTANT SECRETARY

STATE OF California
COUNTY OF San Diego

ON August 22, 2000, before me, D. Bakke, 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,


D. Bakke
Notary Expires: 05/24/2003 #1221269



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
ERB-20000822-0034 ORKLAMA KLAMATH OR BAT: 11445/10571875 KXORSUB1

Recording Requested By:
Advanta Mortgage Corp. USA

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Wesley Hardisty
22770 SPRAGUE RIVER RD
Chiloquin, OR 97624-8612

INDEMNITY AND REQUEST FOR RECONVEYANCE

Paid Accounts Department #: 10571875 "HARDISTY" Lender ID: 224/571875 Klamath, Oregon

The undersigned is the legal owner and holder of the Note and all other indebtedness secured by certain Deed of Trust, whose dates, parties and recording information are below. Said Note together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said Note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with said Deed of trust, and to reconvey without warranty to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder in and to the property described below.

Original Trustor: WESLEY E HARDISTY AND MARLA S. SYKORA-HARDISTY, HUSBAND AND WIFE

Original Beneficiary: NEW AMERICA FINANCIAL, INC.

Dated: 12/15/1997 and Recorded 12/22/1997 as Instrument No. 50438 Book M97, Page 41412, in the records of the County Recorder of the County of KLAMATH State of OREGON

Property Address: 22770 Sprague River Road, Chiloquin, OR, 97624

The undersigned, Beneficiary, does hereby claim that it is the legal owner and holder of the above-described Note and Deed of Trust, and that the originals of said Note and Deed of Trust have been lost.

Now therefore, for valuable consideration, the receipt and adequacy of which is hereby acknowledged, the Beneficiary does hereby agree to protect and hold harmless all interested parties who may claim an interest in the property secured herein from any and all loss suffered of damages incurred, including but not limited to, actual damages paid, attorney's fees and court costs, incurred by reason of the lost Note and Deed of Trust above.

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 August 22, 2000

By:

TELMA RUIZ, ASSISTANT SECRETARY

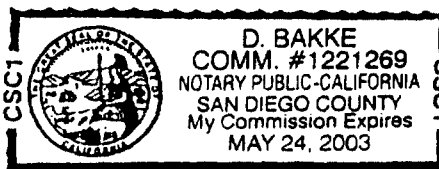
STATE OF California
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WITNESS my hand and official seal,

D. Bakke

Notary Expires: 05/24/2003 #1221269



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Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
ERB-20000822-0034 ORKLAMA KLAMATH OR BAT: 11445/10571875 KXORIND1

State of Oregon, County of Klamath
Recorded 08/31/00, at 2:37 p.m.
In Vol. M00 Page 32119
Linda Smith,
County Clerk Fee \$ 26.00