

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

L. Michele Hales
PO BOX 930
Caliente, NV 89008

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:10274785 "Hales" Lender ID:222/274785 Lincoln, Nevada

BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 09/24/1997, made by L. MICHELE HALES, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, for the benefit of PROVIDENT PORTFOLIO LENDING, A DIVISION OF PROVIDENT FUNDING ASSOC., L.P., A CA LTD. PARTNERSHIP as Beneficiary, which said Deed of Trust was recorded on 10/07/1997 in the Office of the County Recorder of LINCOLN State of Nevada, as Instrument No. 109797 Book 130, Page 479, wherein said Owner and Holder hereby substitutes ADVANTA NOMINEE SERVICES INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 770 Front Street, Caliente, NV, 89008

IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest:

Bankers Trust Company of California, N.A. By:
Advanta Mortgage Corp. USA, attorney-in-fact
Rec 4/3/98, #110789, Bk 133, Pg 515
On December 18, 1998

By: *Stephanie Adona*
STEPHANIE ADONA, ASST. SECRETARY

ADVANTA NOMINEE SERVICES INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By ADVANTA NOMINEE SERVICES INC. as Trustee
On December 18, 1998

By: *Cheryl Hassoun*
CHERYL HASSOUN, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

On December 18, 1998, before me, Daisy R. Castellano, a Notary Public in and for San Diego County, in the State of California, personally appeared Stephanie Adona, 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,
Daisy R. Castellano
Daisy R. Castellano
Notary Expires: 12/25/2001 #1166572



(This area for notarial seal)

Lincoln County

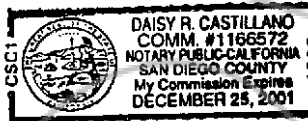
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF California
COUNTY OF San Diego

ON December 18, 1998, before me, Daisy R. Castellano, a Notary Public in and for San Diego County, in the State of California, personally appeared Cheryl Hassoun, Vice President, 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
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 92127-619
KLM-19981218-0044 RVLINCO LINCOLN NV BAT. 478710274785 K00V58R1

NO. **112234**

FILED AND RECORDED AT REQUEST OF
ADVANTA MORTGAGE

JANUARY 27, 1999

AT 01 MINUTES PAST 1 O'CLOCK
PM IN BOOK 139 OF OFFICIAL

RECORDS PAGE 445 LINCOLN

COUNTY, NEVADA.

LESLIE BOUCHER

COUNTY CLERK

Leslie Boucher
DEPUTY

BOOK **139** PAGE **446**