

Lincoln County

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

Tina Somers
PO BOX 371
Caliente, NV 89008

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #: 11755188 "Somers" Lender ID: 238/1755188 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 12/14/1998, made by TINA SOMERS AND DONALD L. SOMERS, WIFE AND HUSBAND AS JOINT TENANTS as Trustor, with ADVANTA NOMINEE SERVICES, INC. as Trustee, for the benefit of ADVANTA NATIONAL BANK as Beneficiary, which said Deed of Trust was recorded on 12/23/1998 in the Office of the County Recorder of LINCOLN State of Nevada, as Instrument No. 112078 Book 139, Page 146, 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.

Assessor's/Tax ID No.: 03-021-07
Property Address: 302 Caliente Drive, 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 November 26/ 1999

By: [Signature]
TELMA RUIZ, ASSISTANT 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 November 26, 1999

By: [Signature]
BILLIE J. COLLINS, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

On November 26, 1999, before me, Alana Stein, 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,
[Signature]
Alana Stein
Notary Expires: 08/25/2001 #1153148



(This area for notarial seal)


MANE-19991124-0048 ENL INCO LINCOLN NV SAT. 8747 1004/5891

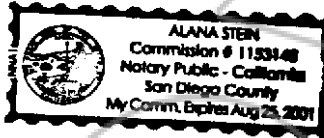
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF California
COUNTY OF San Diego

On November 26, 1999, before me, Alana Stein, a Notary Public in and for San Diego County, in the State of California, personally appeared Billie J. Collins, 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,


Alana Stein
Notary Expires: 08/25/2001 #1153148



(This area for notarial seal)
Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
MAIL-19991124-0045 HV/LINCO LINCOLN NV BAY: 874711755188 K00V5BR1

NO. 113728

FILED AND RECORDED AT REQUEST OF

Advanta

Dec. 6, 1999

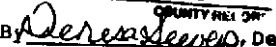
AT 09 MINUTES PAST 01 O'CLOCK

PM IN BOOK 145 OF OFFICIAL

RECORDS PAGE 313 LINCOLN

COUNTY, NEVADA

Leslie Boucher

By  Deputy

BOOK 145 PAGE 314