

RECORDING REQUESTED BY:

Stewart Title of Nevada
(TSG Orders-All Counties)

AND WHEN RECORDED MAIL TO:

Buckley & Associates, Inc.
26522 La Alameda, Suite #200
Mission Viejo, California 92691
(949) 282-4166

OC370232 APN # 003-087-05

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: NV-14932
Loan No.: 12598157

2000-28732

SUBSTITUTION OF TRUSTEE

WHEREAS, KAREN M. DAVIS was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and CHASE MANHATTAN MORTGAGE CORPORATION was the original Beneficiary under that certain Deed of Trust dated 4/27/99 and recorded on 5/4/99 as Instrument No. 112701, in book 141, page 415 of Official Records of Lincoln County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes BUCKLEY & ASSOCIATES, INC., as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

BY:

CITIBANK, N.A. AS TRUSTEE as Beneficiary, by ADVANTA MORTGAGE CORP. as Servicing Agent

Trustee Sale No. NV-14932
Loan No. 12598157
00370232

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

DATE: 5/18/00

ADVANTA MORTGAGE CORP. as Servicing Agent

[Signature]
By: TONI M. KLYSZ, ASST. SECRETARY

By: _____

ALL-PURPOSE ACKNOWLEDGMENT

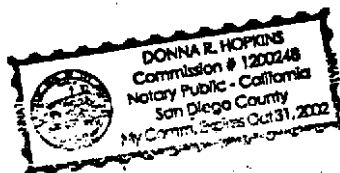
STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 5/18/00 before me, DONNA R. HOPKINS, a Notary Public in and for said county, personally appeared TONI M. KLYSZ, 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 authorized capacity(ies), and that by his/her/their signature(s) 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]
Notary Public in and for said County and State

SUBSTITUTION- PAGE 2 (CA,NV,AZ)



COPY

NO. 114607

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
MAY 30, 2000

AT 59 MINUTES PAST 12 O'CLOCK
PM JUDGOK 148 OF OFFICIAL
RECORDS PAGE 319 LINCOLN

COUNTY, NEVADA.

Leslie Boucher
COUNTY RECORD