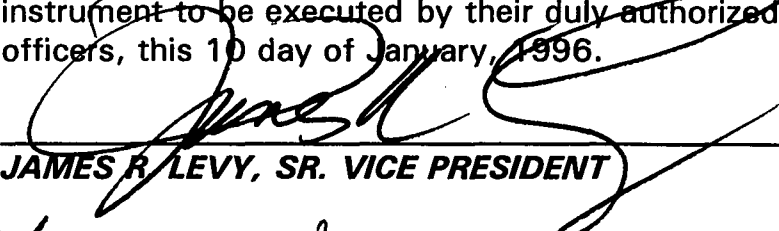


10-  
**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**BANKERS TRUST COMPANY OF CALIFORNIA, N.A.**, the owner(s) and holder(s) of the Note secured by the Deed of Trust dated **NOVEMBER 23, 1994**, made by **DAVID BROWER AND DIANE BROWER, HUSBAND AND WIFE** as Trustor to **MARIN CONVEYANCING CORPORATION, A CALIFORNIA CORPORATION** as Trustee, for the benefit of **HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION** as Beneficiary, which Deed of Trust was recorded on the **2ND** day of **DECEMBER, 1994** A.D. in the office of the County Recorder of **DOUGLAS** County, State of Nevada in Book **1294** on Page **0602** as Document No. **351959**, hereby substitutes Advanta Nominee Services, Inc. as Trustee in lieu of the above named Trustee under said Deed of Trust.

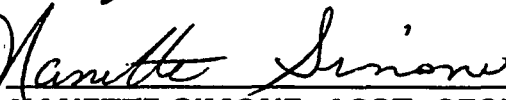
AND, Advanta Nominee Services Inc., hereby accepts said appointment as Trustee under said Deed of Trust, and as successor Trustee, pursuant to the request of said Owner(s) and Holder(s), and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY, without warranty to the person or persons legally entitled thereto, all of the estate held by it under said Deed of Trust.

IN WITNESS THEREOF, Advanta Mortgage Corp., USA, Attorney-in-Fact for **BANKERS TRUST COMPANY OF CALIFORNIA, N.A.**, have caused this instrument to be executed by their duly authorized officers, this 10 day of January, 1996.

  
\_\_\_\_\_  
**JAMES R. LEVY, SR. VICE PRESIDENT**

IN WITNESS THEREOF, Advanta Nominee Services, Inc. has caused this instrument to be executed by their duly authorized officer, this 10 day of January, 1996.

  
\_\_\_\_\_  
**STEPHANIE ADONA, VICE PRESIDENT**

  
\_\_\_\_\_  
**NANETTE SIMONE, ASST. SECRETARY**

Under that certain Limited Power of Attorney Recorded: **TO BE RECORDED CONCURRENTLY HEREWITH.**

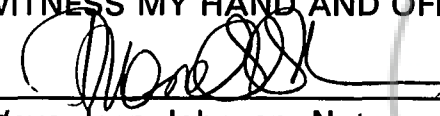
**SEAL**

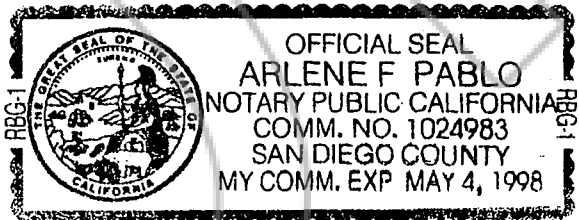
**SEAL**

State of California  
County of San Diego

On January 10, 1996 before me, the undersigned, a Notary Public in and for said County and State, personally appeared **JAMES R. LEVY, SR. VICE PRESIDENT**, and **NANETTE SIMONE, ASST. SECRETARY**, known to me to be the person(s) who acknowledged that they executed the above instrument.

WITNESS MY HAND AND OFFICIAL SEAL

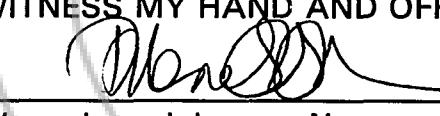
  
\_\_\_\_\_  
Wava Jean Johnson, Notary  
**Arlene F. Pablo**

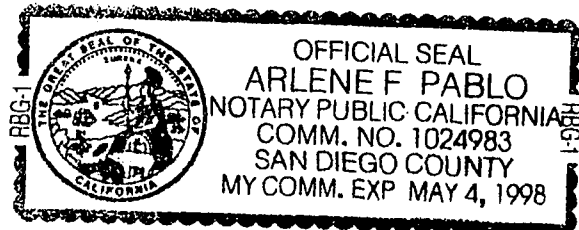


State of California  
County of San Diego

On January 10, 1996 before me, the undersigned, a Notary Public in and for said County and State, personally appeared **STEPHANIE ADONA, VICE PRESIDENT**, known to me to be the person(s) who acknowledged that she executed the above instrument.

WITNESS MY HAND AND OFFICIAL SEAL

  
\_\_\_\_\_  
Wava Jean Johnson, Notary  
**Arlene F. Pablo**



Advanta Mortgage Corp  
16875 West Bernardo Drive  
~~PO Box 13587~~ San Diego, CA 92127  
~~Philadelphia PA 19161 Attn.~~

PAID Access Processing

REQUESTED BY  
Advanta Mtg  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

Record and Return To:  
**DAVID BROWER**  
**DIANE BROWER**  
**14128 W. KIOWA TRAIL**  
**SURPRISE, AZ 85374**  
Prepared By: **AFP** Loan #: **1517408**  
NVAIF (7/93)

**380621**  
**BK 0296PG0820**

'96 FEB -6 AM 1:00

LINDA SLATER  
RECORDER  
\$10.00 PAID ke DEPUTY