Recording Requested By: Advanta Mortgage Corp. USA

When Recorded Return To:

Edward Mason, III 1476 ANGORA IRVINE Gardnerville, NV 89410-0000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Reconveyance Department #:1955350 "MASON" Lender ID:334/990642001 Douglas, Nevada

SOUTHERN PACIFIC FUNDING CORPORATION BY: ADVANTA MORTGAGE CORP. USA,
ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of
Trust dated 01/05/1995, made by EDWARD LEO MASON III, A SINGLE MAN as Trustor,
with IMPERIAL CREDIT INDUSTRIES, INC., A CALIFORNIA CORPORATION as Trustee, for
the benefit of SOUTHERN PACIFIC THRIFT & LOAN, A CALIFORNIA CORPORATION as
Beneficiary, which said Deed of Trust was recorded on 01/23/1995 in the Office
of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 354784 Book
0195, Page 2892, 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.: 2938307 Property Address: 1476 Angora Drive, Gardnerville, NV, 89410-0000

IN WITNESS WHEREOF, SOUTHERN PACIFIC FUNDING CORPORATION 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;

Southern Pacific Funding Corporation By:
Advanta Mortgage Corp. USA, attorney-in-fact
to be recorded concurrently herewith
On October 23, 1997

By: MAMA (MA)

DIANE CLARK, 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 October 23, 1997

NANETTE SIMONE, VICE PRESIDENT

STATE OF California COUNTY OF San Diego

Knoth &

ON October 23, 1997, before me, Vannary K. Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Diane Clark, 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

Vannary K. Sillachack

Notary Expires: 09/27/2001 #1156797

VANNARY K. SIHACHACK
Commission # 1156797
No:ary Public - California
San Diego County
My Comm. Expires Sep 27, 2001

(This area for notarial seal)

HJB-19971023-0143 NVDOUGL DOUGLAS NV BAT: 1773 KXNVSBR1

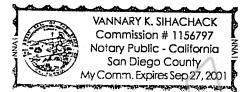
0427937 BK 1297PG ! 548 Substitution of Trustee and Full Reconveyance

STATE OF California COUNTY OF San Diego

ON October 23, 1997, before me, Vannary K. Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Nanette Simone, 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,

Vannary K. Sinachack Notary Expires: 09/27/2001



(This area for notarial seal)

Advanta Mortgage Corp. USA, 16875 West Bernardo Drive, San Diego, CA 92127 HJB-19971023-0143 NVDOUGL DOUGLAS NV BAT: 1773/1955350 KXNVSBR1



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

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LINDA SLATER S_// CORECORDER PAID KODEPUTY